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Public Documents of Massachusetts:

BEING THE

ANNUAL REPORTS

OF VARIOUS

PUBLIC OFFICERS AND INSTITUTIONS

FOR THE YEAR

1894.

PUBLISHED BY THE SECRETARY OF THE COMMONWEALTH.

Vol. VI.

BOSTON :
WRIGHT & POTTER PRINTING CO., STATE PRINTERS,
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1895.

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NINETEENTH ANNUAL REPORT

OF THE

BOARD OF COMMISSIONERS

OF

SAVINGS BANKS.

1894.

PART I.

SAVINGS BANKS, INSTITUTIONS FOR SAVINGS, AND SAFE
DEPOSIT, LOAN AND TRUST COMPANIES.

BOSTON:

WRIGHT & POTTER PRINTING CO., STATE PRINTERS,
18 POST OFFICE SQUARE.

1895.

Commonwealth of Massachusetts.

OFFICE OF THE BOARD OF COMMISSIONERS OF SAVINGS BANKS,
COMMONWEALTH BUILDING, BOSTON, Dec. 27, 1894.

*To the Honorable the Senate and House of Representatives in General Court
assembled.*

The Board of Commissioners of Savings Banks, in accordance with statutory requirements, has the honor to submit its nineteenth annual report, relating to the condition of the institutions under its supervision.

The number of such institutions has been increased by the addition of two trust companies and two co-operative banks, which have commenced business since the date of the last report, the present number of institutions under the supervision of the Board is 331, with assets of about \$574,194,000.

As authorized by statute, this report is made in two parts. Part I., here presented, gives the condition and statistics of the following institutions, viz. :—

185 savings banks and institutions for sav-	
ings, with assets of	\$442,391,264 81
25 trust companies, with assets of	110,879,135 65
1 trust company in hands of receiver, with	
assets of	151,268 48
1 savings bank in hands of receiver, with	
assets of *	

Part II., to be presented later in the session, will include the statements of : —

117 co-operative banks,
2 collateral loan companies and
2 mortgage loan companies.

* See page xiii for a statement of the affairs of this institution.

INCREASE IN INSTITUTIONS.

The institutions which have commenced business during the past year are : —

NAME.	Date of Incorporation.	Date of Commencement of Business.
<i>Trust Companies.</i>		
The Newton Centre Trust Company, Newton,	March 22, 1894.	July 12, 1894.
The Middlesex Safe Deposit and Trust Company, Lowell,	May 29, 1888.	Oct. 15, 1894.
<i>Co-operative Banks.</i>		
The Lafayette Co-operative Bank, Fall River,	April 11, 1894	May 2, 1894.
The Winchester Co-operative Bank, Winchester,	Nov. 13, 1894.	Nov. 13, 1894.

DECREASE OF INSTITUTIONS.

The Spencer Co-operative Bank has during the year closed its business, paid its shareholders in full, and deposited its books and papers in this office, as required by statute. We have to suggest that this corporation be now dissolved.

INSTITUTIONS CHARTERED BUT NOT COMMENCED BUSINESS.

The Markets Savings Bank, incorporated March 25, 1893, and the Dorchester Savings Bank, incorporated April 16, 1894, both to be located in Boston, have not commenced to do business.

Authority to organize the Roger Conant Co-operative Bank, to be located in Salem, was given Oct. 22, 1894, but it did not commence business until November, and is therefore not included in this report.

INCREASE IN BUSINESS.

The addition of four new institutions does not in itself alone indicate an essential increase in the duties of this Board; when, however, it is considered that an increase of over \$17,800,000 in the assets of the savings banks; of nearly \$18,000,000 in the assets of the trust companies; and of about \$1,500,000 in the assets of the co-operative banks, involves an

additional investment of over \$37,000,000, it will be readily seen that the labor and care in the examinations made by the Board are correspondingly increased; and the time appears to have arrived when, in order to give that thorough inspection of the affairs of the banks and companies which the Board desires, and which the public expects to have given, it is necessary to employ additional clerical assistance.

Cases frequently arise, especially in the co-operative banks, when a day or two of work by a clerk skilled in accounts would tend to supplement the examination of the commissioner to the advantage alike of the institution and of the depositors therein, and at the same time be the means of avoiding delay in the completion and compilation of the annual returns by preventing errors in entries, or their correction at or soon after occurrence, rather than at the end of the fiscal year, when every one connected with the institutions is especially busy.

DIVIDENDS.

Rates of Dividends, showing Comparisons with Oct 31, 1893.

ORDINARY DIVIDENDS PAID DURING THE YEAR ENDING OCT. 31, 1894.								In-crease.	De-crease.			
2	savings	banks	paid	at	the	rate	of	5	per cent.	—	3	
4	"	"	"	"	"	"	"	4½	"	2	—	
15	"	"	"	"	"	"	"	4½	"	—	4	
5	"	"	"	"	"	"	"	4¼	"	1	—	
155	"	"	"	"	"	"	"	½	"	2	—	
3	"	"	"	"	"	"	"	3½	"	3	—	
1	"	"	"	"	"	"	"	2	"	1	—	
<hr/>												
185												
<hr/>												
Total amount of ordinary dividends for the year,										\$15,665,211 87		
Average rate of ordinary dividends for the year,										4.06 + per cent.		

Of the banks which declared dividends at rates other than the usual rate of two per cent. each half year,—

3	banks	paid	the	first	term	2	per cent.,	the	second	term	1½	per cent.
2	"	"	"	"	"	2	"	"	"	"	2½	"
2	"	"	"	"	"	2	"	"	"	"	2½	"
3	"	"	"	"	"	2½	"	"	"	"	2	"
8	"	"	"	"	"	2½	"	"	"	"	2½	"
5	"	"	"	"	"	2½	"	"	"	"	2	"
4	"	"	"	"	"	2½	"	"	"	"	2½	"
2	"	"	"	"	"	2½	"	"	"	"	2½	"
1	"	"	"	"	"	0	"	"	"	"	2	"

Three banks have paid extra dividends amounting to \$105,752.02.

Table showing Average Rate of Dividends Each Year since 1876.

1876,	.	.	.	5 66 per cent.	1886,	.	.	.	4.06 per cent.
1877,	.	.	.	5.00 " "	1887,	.	.	.	4 06 " "
1878,	.	.	.	4 00 " "	1888,	.	.	.	4.14 " "
1879,	.	.	.	3 68 " "	1889,	.	.	.	4.08 " "
1880,	.	.	.	3.93 " "	1890,	.	.	.	4.08 " "
1881,	.	.	.	4.00 " "	1891,	.	.	.	4.10 " "
1882,	.	.	.	3.97 " "	1892,	.	.	.	4.11 " "
1883,	.	.	.	4 09 " "	1893,	.	.	.	4.09 " "
1884,	.	.	.	4 15 " "	1894,	.	.	.	4.06 " "
1885,	.	.	.	4.14 " "					

In making up the average of dividends shown in the foregoing tables, it has always been the custom of the Board to take into account the *number* of banks only, without considering the amount of their deposits; so that an institution paying dividends of five per cent. on deposits of half a million of dollars counted for as much in the calculation as another paying dividends of four per cent. or less on deposits of several millions. This method of computation has been criticised, and it is justly claimed that an average so arrived at is not the exact average of the dividends received on the aggregate deposits in the savings banks of this Commonwealth; an accurate average could only be obtained by a calculation based upon the actual principal sum upon which each dividend in each bank had been computed, and said principal sums are not known to this Board.

A computation has been made based upon the amount of dividends declared at each particular rate during the year past, and a principal sum assumed from said amounts; but owing to the fact that in those banks paying four and a half per cent. or more the deposits are in excess of the deposits held by the banks paying only three and a half per cent., the average thus obtained, viz., 4.05 + per cent., varies only about one one-hundredth of one per cent. from that obtained by the method first mentioned, which for this year appears thus to be nearly the correct average.

The current rates for money, except during some periods of temporary stringency, have steadily decreased for several years ; and in no way is this fact more clearly illustrated than by the dividends of our savings banks ; and a comparison of the tables of a decade ago with that for the present year is interesting in this connection.

In 1884	.	2 banks paid 3	per cent. ;	in 1894	.	0	
In 1884	.	3	" 3½	" ;	in 1894	.	3
In 1884	.	117	" 4	" ;	in 1894	.	155
In 1884	.	2	" 4½	" ;	in 1894	.	5
In 1884	.	19	" 4½	" ;	in 1894	.	15
In 1884	.	4	" 4¾	" ;	in 1894	.	4
In 1884	.	20	" 5	" ;	in 1894	.	2
						<hr/>	
						167	184

And one small bank in 1894 paid only one dividend.

Some of the banks still own bonds bearing five, six, and in some few instances even seven per cent. interest ; but these are continually reaching maturity, and the avails thereof cannot be reinvested in a similar class of securities so as to net at present more than three and a half to four per cent., therefore the income of such banks must be accordingly reduced in the near future.

The reduction in the earning capacity of the banks is further evidenced by a comparison of the loans outstanding Oct. 31, 1893, with those existing a year later :—

At the former date the loans at less than four per cent. were	\$11,903,555 00
" " " " four per cent. were	20,919,628 00
" " " " over four per cent. were	263,163,911 00
This report shows loans at less than four per cent. were	29,083,067 00
" " " four per cent. were	56,056,753 00
" " " over four per cent. were	209,120,880 00

If the earning capacity of money continues to decline, or even to remain where it now is, the rates of dividends must decline also ; but we believe that, so long as the affairs of the banks are conducted in the same conservative spirit as at present, those depositors for whose benefit the institutions were established will be satisfied, while if such decline should induce the withdrawal of deposits by those who by various devices have succeeded in depositing considerable sums, it would be of benefit to the banks in reducing the funds now on hand or on deposit in the national banks at a low rate of interest.

AGGREGATE STATEMENT OF LIABILITIES AND ASSETS,
*Showing Increase or Decrease as compared with the Year ending
Oct. 31, 1893.*

Liabilities.

CLASSIFICATION.	Amount Oct. 31, 1894.	Increase.	Percentage of Increase.
Deposits,	\$416,778,017 53	\$16,782,447 72	4.19
Guaranty fund,	16,851,216 66	1,108,194 26	7.04
Undivided earnings,	8,490,987 59	78,711 55*	.89*
Due on incomplete mortgage loans, . .	125,032 70		
Sundry liabilities,	146,060 83		
	\$442,391,264 81	-	-

* Decrease.

Assets.

CLASSIFICATION.	Amount Oct. 31, 1894.	Increase.	Decrease.	Percentage of Investments to Total Assets.
Public funds,	\$64,566,180 95	\$8,134,944 69	-	14.55
Loans on public funds,	1,356,540 00	-	\$85,415 00	.31
Bank stock,	28,764,454 80	-	266,691 15	6.51
Loans on bank stock,	1,910,869 78	-	422,459 80	.44
Railroad bonds,	47,464,412 55	11,306,894 03	-	10.73
Loans on railroad bonds,	987,150 00	-	690,550 00	.23
Loans on railroad stock,	830,400 00	-	577,975 00	.19
Railroad notes,	475,000 00	-	8,554,110 42	.11
Real estate for banking purposes, . .	8,557,940 23	130,018 35	-	.81
Real estate by foreclosure,	1,360,561 57	334,392 56	-	.31
Loans on real estate,	183,344,058 68	9,393,480 68	-	41.45
Loans on personal security,	78,917,602 76	-	9,881,030 11	17.84
Loans to counties, cities or towns (notes),	10,294,620 14	685,121 36	-	2.33
Loans on depositors' books,	44,573 00	-	14,507 00	.01
Sundry assets,	464,950 09	1,823 57	-	.14
Expense account,	167,722 36			
Cash on hand :—				
In banks, on interest,	\$16,099,886 54			
In banks, not on inter- est,	498,700 84			
In office,	1,285,640 57			
	17,884,227 95	3,318,493 67	-	4.04
	\$442,391,264 81	-	-	-

The statement of liabilities shows the aggregate amount of deposits to be \$416,778,017.53, an increase for the year of \$16,782,447.72, the increase for the previous year having been but \$6,975,707.73. The total number of depositors is 1,247,090, the average deposit to each account being \$334.20. Last year the average was \$329.35, and the total number of open accounts was 1,214,493.

The number of deposits made during the year was 1,044,649, the amount deposited being \$74,946,570.01, an average of \$71.74 for each deposit. The number of withdrawals was 968,577 and the amount withdrawn \$74,124,697.33, an average of \$76.53 for each withdrawal.

It is quite clearly indicated by these averages that the banks are being generally used by those people of small means for whose special advantage they were designed.

The amount deposited exceeded the amount withdrawn by only \$821,872.68.

Dividends to the amount of \$15,770,963.89 have been credited to depositors during the year.

The total assets of the one hundred and eighty-five savings banks are \$442,391,264.81, an increase of \$17,811,930.43.

The increase and decrease during the year in each particular item of assets is shown by the table on page viii.

The increased investments are : —

In public funds,	\$8,134,944 69
In railroad bonds,	11,306,394 03
In loans on real estate,	9,393,480 68
In loans to counties, cities and towns,	685,121 36

And these indicate the careful, conservative management of the banks, as all these channels of investment can justly be considered among the safest and best.

The amount invested in bank stock during the year was comparatively small, and was considerably exceeded by the amount received from those national banks whose capital was reduced during the year, in which the savings banks held a considerable number of shares.

The increase of over \$3,000,000 of deposits in banks (usually at low rates of interest) is an added illustration of the difficulty

in obtaining such desirable investments as will produce income sufficient to warrant their holding.

The increase in real estate held by foreclosure is to be regretted. The condition of the market for all classes of property is such, however, that very little sale for the property previously held could have been expected, and thus the aggregate is increased by that newly acquired. In cases where real estate has been held by the banks for a considerable time, and extension of the time within which it must be sold has been applied for and granted, the banks have been informed that, except under very unusual circumstances, another extension will not be granted if a reasonably fair return can be obtained by a sale thereof.

The large decrease in the item of railroad notes is owing to the fact that during the year two or more of the companies which had been considerable borrowers at the banks have funded their floating debt.

The decrease of \$9,881,000 in loans on personal security is no doubt in part owing to the dull business in many of our industries, and in part to the fact that money can be obtained at lower rates than the savings banks are willing to accept. Of the loans outstanding, about one-half, to wit, \$39,049,808.80, is secured by collateral, in addition to the principal and sureties required by law.

The following table gives a synopsis of the business of the banks for the past year, as compared with the year previous:—

DEPOSITS, WITHDRAWALS, ETC.	Oct. 31, 1894.	Increase.	Decrease.
Number of open accounts,	1,247,090	32,597	-
Average amount to the credit of each account, .	\$334 20	\$4 85	-
Number of deposits,	1,044,649	-	56,761
Number of withdrawals,	968,577	15,524	-
Amount deposited (not including dividends), .	\$74,946,570 01	-	\$780,901 02
Average of deposits,	71 74	\$2 20	-
Amount withdrawn (including dividends), .	74,124,697 83	-	10,278,377 96
Average of withdrawals,	76 53	-	8 03
Amount of expenses,	1,028,838 01	18,198 88	-
Total earnings,	20,635,418 68	390,456 09	-
Total ordinary dividends,	15,665,211 87	118,781 44	-
Total extra dividends,	105,752 02	-	3,383 86
Number of loans of an amount less than \$3,000, .	59,519	3,098	-
Number of loans on real estate security,* .	66,682	8,482	-

* Averaging \$2,749.53 each.

CLASSIFICATION OF DEPOSITS.

The provisions of chapter 44 of the Acts of 1890, now embodied in section 43 of chapter 317, Acts of 1894, require the banks every fifth year to include in their returns a classified statement of the deposits made during the twelve months preceding. The first return under the statute was made for the year ending Oct. 31, 1889; the second is included in the returns for this year, and the following is a consolidated statement thereof:—

[A.]

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less, .	784,482	\$14,756,163 48	To the credit—		
Exceeding \$50 and not more than \$100, .	125,939	10,251,776 15	Of women, both adult and minor, .	480,835	\$33,469,023 11
Exceeding \$100 and not more than \$200, .	58,496	9,114,691 25	Of guardians, .	2,946	658,017 98
Exceeding \$200 and not more than \$500, .	47,790	16,900,041 45	Of religious and charitable associa-tions, . . .	11,515	1,441,944 04
Exceeding \$500 and less than \$1,000, .	15,768	11,099,389 93	In trust, . . .	56,628	5,960,155 10
Of \$1,000 or more, .	12,174	12,824,507 75			
Totals, . . .	1,044,649	\$74,946,570 01			

Some banks, when deposit accounts are transferred from one person to another, are accustomed to close the old account by entering the amount as a withdrawal, and treating the sum transferred as a new deposit, thus swelling the sum of deposits by the amount of such transfers; and therefore the preceding table makes the total deposits to be in excess of the new money actually received by the banks.

With two or three exceptions, the banks which treat transfers in the manner above mentioned have been able to report accurately a classified list of such transfers, which reports are consolidated into the annexed table, marked B.

[B.]

Classification of Transfers during the Year ending Oct. 31, 1894.

	Number.	Amount.
Of \$50 and less,	1,600	\$39,603 79
Exceeding \$50 and not more than \$100, .	878	69,169 07
Exceeding \$100 and not more than \$200, .	1,084	164,425 81
Exceeding \$200 and not more than \$500, .	1,739	687,486 98
Exceeding \$500 and less than \$1,000, .	1,454	1,020,662 44
Of \$1,000 or more,	1,206	1,493,183 42
Totals,	7,961	\$3,474,431 01

Deducting from Table A the numbers and amounts disclosed in Table B, and we are able to exhibit, in Table C, a revised classification, which appears to give more correctly the information sought by the statute.

[C.]

Classification of Deposits [excluding transfers] during the Year ending Oct. 31, 1894.

	Number.	Amount.
Of \$50 and less,	782,882	\$14,716,559 69
Exceeding \$50 and not more than \$100, .	125,061	10,182,707 08
Exceeding \$100 and not more than \$200, .	57,412	8,950,265 94
Exceeding \$200 and not more than \$500, .	46,051	16,212,554 47
Exceeding \$500 and less than \$1,000, .	14,314	10,078,727 49
Of \$1,000 or more,	10,968	11,331,324 33
Totals,	1,036,688	\$71,472,139 00

This last table shows actual new deposits of \$71,472,139.00; of these new deposits, more than 93 per cent., viz., 965,355, were in sums of \$200 or less, the average being \$35.06; more than three-quarters of the whole number, say 782,882, and nearly one-fifth of the total amount, to wit, \$14,716,559.69, were in sums of \$50 or less, the average being \$18.80 to each.

The average of all the deposits shown by Table C is about \$68.94, as against the average of \$71.74 computed by the amounts in Table A.

The deposits in name of women is also an instructive item, and seems to illustrate anew the character of business being done by the banks, inasmuch as almost one-half both in number and amount of the total is so deposited.

A comparison of the classification for this year with that of five years ago shows slight changes as to characteristics, and those are generally in favor of the claim that the banks are being used almost entirely by those of limited means and opportunities, and not by the wealthy classes.

STOCKBRIDGE SAVINGS BANK.

The mixed condition of the accounts of this bank which existed at the time of the last report of this Board has since been remedied; at the time the books were received by the present receiver, there appeared to be due from F. A. Hobbs, the former receiver, the sum of \$59,746.94, which sum was further increased by an expert examination of the accounts in the sum of \$537.88, making the total amount due from Hobbs to be \$60,284.82. Against this sum the present receiver has recovered the sum of \$39,222.36, leaving now due \$21,062.46, which represents the actual direct deficiency by the books of the former receiver. In addition to this direct loss, the depositors have sustained indirect losses in consequence of the shameful neglect of duty by Mr. Hobbs during the last few months of his administration, in not enforcing claims from which might then have been recovered more than now can be, as also by loss of interest on the money stolen, etc.

It is believed that traces have been found of some of the missing money which was appropriated by Hobbs to his own use, and legal steps have been taken looking to its recovery; it is expected the case will come up for adjudication early in March next.

A claim has been made by the assignee of Hobbs, whose estate is in the court of insolvency, for a determination by the supreme judicial court of the question of Hobbs' compensation as receiver. As soon as these matters are settled, the Fidelity and Casualty Company, which furnished bonds for Hobbs as receiver, will be required to make up any deficiency to the amount of its bond of \$20,000.

The former receiver, Hobbs, served out his term of six months' imprisonment for contempt of court, and is now under indictment for embezzlement; he is under bonds to appear at the January term of the superior court of Berkshire County, and it is to be hoped that he will soon receive such punishment as his nefarious conduct seems to warrant.

The present receiver, William C. Spaulding, Esq., of West Stockbridge, is using every effort to close up the affairs of this unfortunate bank as speedily as he can judiciously; under his administration a dividend of fifteen per cent. has been declared, and is now being paid.

The following statement shows the condition of the bank at the time it passed into the hands of the present receiver, as also its condition at close of business, October 31 last:—

Stockbridge Savings Bank Statement — October 31, 1894.

CHARACTER OF ASSETS.	Amount delivered to Receiver.	DISPOSITION OF ASSETS.				Amount Oct. 31, 1894.
		Received in Cash.	Charged off.	Interest collected.	Credits on Principal.	
Loans on 1	\$25,883 01	\$8,080 97	-	\$182 88	\$3,080 87	\$22,293 04
Loans on 2	31,882 38	8,080 54	\$425 00	1,907 28	8,465 54	23,428 79
Real estate	20,025 32	-	-	-	-	20,025 32
Suspense account,	47,704 06	-	-	-	-	47,704 06
Cash,	30,221 36	30,221 36	-	-	-	-
Amount of assets,	\$164,307 08	-	\$425 00	\$2,440 15	\$11,545 51	-
Interest on deposits,	.	1,166 30	.	.	.	.
Interest on loans,	.	2,440 15	.	.	.	.
Rents collected, grass sold, etc.,	.	234 35	.	.	.	.
Sale of office furniture, etc.,	.	60 80	.	.	.	.
Amount of cash received,	.	\$64,214 47	.	.	.	.
Less payments for :—						
Expenses of former year,	\$151 24	-	.	.	.	.
Special expenses this year,	679 40	-	.	.	.	.
Ordinary expenses this year,	1,337 77	-	.	.	.	.
Insurance,	32 80	-	.	.	.	.
Taxes,	224 92	-	.	.	.	.
On first dividend of 33½ per cent.,	657 16	-	.	.	.	.
On second dividend of 16½ per cent.,	1,065 13	-	.	.	.	.
Amount of payments,	\$4,468 50	4,468 50	.	.	.	.
Balance, cash,	.	\$60,645 97	.	.	.	49,045 97
						\$163,085 18

The item of suspense account represents the deficiency of the late receiver, added to that of the former treasurer; and whatever sums are received on account of these shortages will go to the credit of that account, and be applicable to future dividends to the depositors.

The amount due depositors at the time the bank went into the hands of a receiver was \$303,158.61

The dividends already declared are as follows:—

First, due July 28, 1891, of 33¼ per cent., . . .	\$101,052 87
Second, due Feb. 15, 1892, of 16½ per cent., . . .	50,286 29
Third, due Nov. 1, 1894, of 15 per cent., . . .	45,260 95

There remains unpaid at date of foregoing statement:—

Of the first dividend,	\$237 29
Of the second dividend,	255 42

and there are four open accounts on the books, amounting to \$1,257.62, for which no claimants have appeared, nor have any pass books been presented to verify the same, and dividends on these accounts are not included in above amounts.

TRUST COMPANIES.

This Board has frequently referred to the fact that some of the trust companies allow interest on small deposits, and has as often suggested the adoption of a minimum limit of deposits, not necessarily uniform in all the companies, on which interest should be allowed. The low rate at which the companies have been obliged to loan their money during most of the past year has added weight to the suggestions of the Board, and several companies have adopted such a limit; it is hoped that the time is not far distant when the others will do likewise.

We desire to reiterate what was said in our report to the General Court of 1893, that some of the business authorized under the general law regulating trust companies incorporated since the passage of that act is not likely to arise except at certain central points now fully covered by existing companies, and that, “except under very exceptional circumstances, no more trust companies should be incorporated,” and then only with a minimum capital of \$500,000.

Most of the companies recently organized are simply banks of deposit and discount; and, as an evidence that already more companies have been incorporated than are required, we append

a list of companies incorporated which have not yet commenced business : —

NAME OF COMPANY.	Date of Incorporation.	Date of Acceptance of Charter.
Chelsea Safe Deposit and Trust Company, Chelsea,	May 29, 1888,	*
Columbia Trust Company, Boston,	June 14, 1892,	
Essex County Safe Deposit and Trust Company, Salem,	June 14, 1892,	
Fall River Loan and Trust Company, Fall River,	March 7, 1891,	
Hampden Loan and Trust Company, Springfield,	June 1, 1887,	Dec. 29, 1888.
Jamaica Plain Trust Company, Jamaica Plain,	April 20, 1893,	
Lawrence Trust Company, Lawrence,	April 24, 1893,	
Lawyers' Loan and Trust Company, Boston,	June 3, 1890,	
Manufacturers' Loan and Trust Company, Holyoke,	April 26, 1887,	April 16, 1889.
Newtonville Trust Company, Newtonville,	March 24, 1894,	
North Essex Trust Company, Newburyport,	April 9, 1891,	
Puritan Trust Company, Boston,	June 14, 1892,	Sept. 24, 1892.
Somerville Trust Company, Somerville,	May 14, 1891,	
Union Loan and Trust Company, Boston,	May 29, 1888,	April 30, 1890.
United States Safe Deposit and Trust Company, Boston,	April 15, 1887,	Jan. 21, 1888.
West Lynn Trust Company, Lynn,	June 14, 1892,	July 24, 1892.
Winthrop Loan and Trust Company, Boston,	March 17, 1891,	

* Charter expired by limitation.

Statistics relative to the companies now transacting business are given in the table on page 725, the financial statement of each being exhibited on pages 700 to 724 inclusive.

SUFFOLK TRUST COMPANY.

This company was placed in the hands of a receiver in September, 1891. Little progress has been made during the past year in the settlement of its affairs, principally on account of the poor character of its assets and the general depression in business.

The deposits held by this company at the time of its suspension amounted to \$182,142.53; the assets cannot be expected to realize anywhere near this sum, and legal action has been taken to enforce the liability of its stockholders to make up the deficit to the extent of their holdings of stock.

In order to secure the best returns from the real estate held in the West, as also from some claims in this section of the Union, the liquidation of its affairs must necessarily be considerably longer delayed.

A statement showing the result of the year's business as it affects the assets is shown on the following page : —

Changes in Assets of Suffolk Trust Company, Nov. 1, 1893, to Oct. 31, 1894.

CHARACTER OF ASSETS.	Amount Oct. 31, 1893.	DISPOSITION OF ASSETS AS SHOWN BY REPORTS OF RECEIVER.				Amount Oct. 31, 1894.
		Received in Cash.	Charged off.	Interest Collected.	Total Credits on Principal.	
Time loans,	\$44,813 85	\$180 53	-	\$13 93	\$180 53	\$44,033 35
Demand loans,	30,720 00	28 63	-	-	28 63	30,691 37
Tax sale certificates,	3,890 19	510 04	-	16 21	610 04	3,380 15
Conpon account,	24,378 21	-	-	-	-	24,378 21
Mortgage loans,	6,400 00	-	-	457 90	-	6,400 00
Bills receivable,	532 25	-	-	-	-	532 25
Overdrafts,	777 35	-	-	-	-	777 35
Furniture, etc.,	4,153 90	1 50	-	-	1 50	4,157 40
Teller's memoranda,	446 85	-	-	-	-	446 85
Real estate equities,	11,005 27	40 97	-	12 54	48 97	10,965 30
Due from agents,	3,347 52	-	-	-	-	3,347 52
Foreclosure account,	19,036 87	146 29	-	-	146 29	19,183 16
Maverick National Bank,	335 42	55 90	-	-	55 90	391 32
Cash,	1,529 01	1,529 01	-	-	-	279 52
	<u>\$151,278 25</u>			<u>\$600 57</u>	<u>\$953 96</u>	
		381 50	.	.	.	.
		58 00	.	.	.	.
		500 57	.	.	.	.
		892 50	.	.	.	.
		<u>\$4,330 58</u>				
		1,842 43				
		<u>\$2,478 20</u>				2,478 20
Total receipts to Oct. 31, 1894,						
Less expenses for year,						
Cash balance Oct. 31, 1894,						\$151,253 48

Suffolk Trust Company — Dividend Account.

Deposited to dividend account, Sept. 30, 1893,	\$59,630 26
Less amount transferred to general account in settlement of claim,	892 50
	<hr/>
	\$58,737 76
Amount of dividends paid to Oct. 31, 1894,	45,378 77
	<hr/>
Amount of unpaid dividends, Oct. 31, 1894,	\$13,358 99

CONCLUSION.

The Board desires to express its obligations to the Attorney-General and his assistants for numerous opinions given and acts of courtesy extended by them during the year.

In the pages following will be found detailed statements of the condition of the savings banks and trust companies at close of business October 31 last; and in the Appendix the laws relating to such institutions, corrected to date.

STARKES WHITON,
WILLIAM D. T. TREFRY,
SAMUEL O. LAMB,

Board of Commissioners of Savings Banks.

ABSTRACT OF ANNUAL REPORTS

OF THE

SAVINGS BANKS AND INSTITUTIONS

FOR SAVINGS,

SHOWING THEIR

CONDITION AT THE CLOSE OF BUSINESS

OCTOBER 31, 1894.

MADE IN CONFORMITY TO THE REQUIREMENTS OF CHAPTER 317 OF THE

ACTS OF 1894.

ABINGTON SAVINGS BANK—ABINGTON.

Incorporated March 17, 1853. Present number of corporators, 62.

OTIS W. SOULE, *President.*

GEORGE A. BEAL, *Treasurer.*

GEORGE A. BEAL, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

SILAS B. DICKERMAN,

JOHN W. SPROUL,

OTIS W. SOULE,

GEO. L. RICHARDSON,

JOSEPH L. GREENWOOD,

ADONIRAM VAUGHN.

Open for business every business day, 9 A.M. to 12 M.; 1 to 4 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$68,000 00	Deposits, . . .	\$1,704,441 14
Bank stock as per schedule, .	129,900 00	Guaranty fund, .	78,000 00
Loans on bank stock, . . .	1,200 00	Interest account, .	31,706 68
Railroad bonds as per schedule,	173,000 00		
Real estate (for banking purposes), . . .	42,000 00		
Real estate by foreclosure, . .	28,684 26		
Loans on real estate, . . .	1,028,935 46		
Loans on personal security, . .	229,809 48		
Loans to counties, cities or towns (notes), . . .	29,600 00		
Loans on depositors' books, . .	225 00		
Deposits in banks, on interest, .	73,542 71		
Expense account, . . .	239 18		
Real estate income account, . .	353 46		
Lawrence Duck Co. stock,* . .	6,000 00		
Furniture and fixtures, . . .	1,000 00		
Store fixtures, . . .	1,000 00		
Cash on hand, . . .	658 27		
	\$1,814,147 82		\$1,814,147 82

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each :—

Abington National Bank, Abington,	\$21,786 38
National Bank of Redemption, Boston,	51,756 33

Loans on Bank Stock, amount on each :—

On 5 shares National Granite Bank, Quincy,	\$400 00
On 10 shares First National Bank, Rockland,	800 00

Abington Savings Bank — Continued.*Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Abington, Mass., 4s, . . .	\$20,000	\$20,460 00	\$20,000 00
City of Fort Wayne, Ind., 6s, . . .	5,000	5,450 00	5,000 00
of Grand Rapids, Mich., 5s, . . .	3,000	3,270 00	3,000 00
of Springfield, Ohio, 4½s, . . .	5,000	5,400 00	5,000 00
of Springfield, Ohio, 5s, . . .	5,000	5,450 00	5,000 00
Town of Middleborough, Mass., 4s, . . .	10,000	10,400 00	10,000 00
City of Bay City, Mich., 5s, . . .	10,000	10,350 00	10,000 00
of New Britain, Conn., 4s, . . .	10,000	10,300 00	10,000 00
	\$68,000	\$71,080 00	\$68,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
60	Abington N'l Bank, Abington, . . .	\$6,000	\$7,200 00	\$6,000 00
40	First National Bank, Adams, . . .	4,000	6,000 00	4,000 00
74	Boston Nat'l Bank, Boston, . . .	7,400	7,696 00	7,400 00
50	Blackstone N'l Bank, Boston, . . .	5,000	5,006 25	5,000 00
12	Central Nat'l Bank, Boston, . . .	1,200	1,524 00	1,200 00
25	Continental N'l Bank, Boston, . . .	2,500	2,875 00	2,500 00
19	National Eagle Bank, Boston, . . .	1,900	1,581 75	1,900 00
59	Eliot National Bank, Boston, . . .	5,900	7,729 00	5,900 00
50	Globe National Bank, Boston, . . .	5,000	4,500 00	5,000 00
50	Hamilton Nat'l Bank, Boston, . . .	5,000	5,525 00	5,000 00
68	N'l Hide & Leather B'k, Boston, . . .	6,800	7,310 00	6,800 00
150	Howard Nat'l Bank, Boston, . . .	15,000	14,512 50	15,000 00
100	Merchants' N'l Bank, Boston, . . .	10,000	15,775 00	10,000 00
100	Metropolitan N'l B'k, Boston, . . .	10,000	9,750 00	10,000 00
38	Mt. Vernon N'l Bank, Boston, . . .	3,800	4,560 00	3,800 00
22	North National Bank, Boston, . . .	2,200	2,552 00	2,200 00
110	N'l B'k of Redemption, Boston, . . .	11,000	13,832 50	11,000 00
45	N'l B'k of the Republic, Boston, . . .	4,500	7,155 00	4,500 00
50	Second National Bank, Boston, . . .	5,000	9,250 00	5,000 00
10	Shoe & Leather N'l B'k, Boston, . . .	1,000	912 50	1,000 00
50	South End Nat'l Bank, Boston, . . .	5,000	3,900 00	5,000 00
32	State National Bank, Boston, . . .	3,200	3,712 00	3,200 00
31	Nat'l Webster Bank, Boston, . . .	3,100	3,100 00	3,100 00
32	Old Colony N'l B'k, Plymouth, . . .	3,200	4,800 00	3,200 00
2	First Nat'l Bank, Rockland, . . .	200	215 00	200 00
20	Brockton Nat'l B'k, Brockton, . . .	2,000	2,300 00	2,000 00
		\$129,900	\$153,273 50	\$129,900 00

Abington Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$22,000	\$22,220 00	\$22,000 00
Boston & Maine R.R. 4s, . . .	39,000	39,390 00	39,000 00
Concord & Montreal R.R. 4s, . . .	30,000	30,600 00	30,000 00
Eastern R.R. 6s, . . .	25,000	30,500 00	25,000 00
Leeds & Farmington R.R. 6s, . . .	1,000	1,030 00	1,000 00
Maine Central R.R. 4½s, . . .	10,000	10,600 00	10,000 00
Old Colony R.R. 4s, . . .	15,000	15,750 00	15,000 00
Portland & Ogdensburg R.R. 6s, . . .	5,000	5,500 00	5,000 00
Upper Coos R.R. 4½s, . . .	5,000	5,250 00	5,000 00
Old Colony R.R. 6s, . . .	1,000	1,055 00	1,000 00
Penobscot Shore Line R.R. 4s, . . .	20,000	20,000 00	20,000 00
	\$173,000	\$181,895 00	\$173,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount	Rate.
\$73,542 71	2 per cent.	\$93,000 00	4½ per cent.	\$200 00	5½ per cent.
3,000 00	4 “	10,000 00	4¾ “	107,130 00	5½ “
35,000 00	4½ “	281,400 00	5 “	760,039 94	6 “

Amount invested in real estate for banking purposes,	\$42,000 00
Estimated value of the same,	42,000 00
Assessed value of the same,	39,000 00
Net income received from same during year ending Oct. 31, 1894, . . .	1,434 89
Value, by books, of other real estate held or owned by foreclosure or otherwise,	28,684 26
Assessed value of the same,	28,975 00
Net income received from same during year ending Oct. 31, 1894, . . .	504 98
Number of loans which are of an amount not exceeding \$3,000 each, . . .	708
Aggregate amount of the same,	710,184 94
Total number of loans upon real estate,	720
Amount of investments from which no income is received,	14,533 26
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	90,567 79
Times for the dividends fixed by the by-laws: first Tuesday in April and October.	
Rate and amount of each semi-annual dividend { 2½ per cent., \$35,671 05 } during the year ending Oct. 31, 1894, . . . { 2½ per cent., 36,461 09 }	72,132 14
Number of accounts opened during the year ending Oct. 31, 1894, . . .	430
Number of accounts closed during the year ending Oct. 31, 1894, . . .	324
Total number of open accounts Oct. 31, 1894,	3,770

Abington Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	\$3,794 52
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	232,813 85
Number of same,	1,782
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	224,973 21
Number of same,	2,409
Date of examination by commissioner: May 10.	

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less,	1,072	\$23,821 83	To the credit —		
Exceeding \$50 and not more than \$100,	264	22,480 47	Of women, both adult and minor,	959	\$121,249 42
Exceeding \$100 and not more than \$200,	160	26,233 55	Of guardians,	8	3,555 84
Exceeding \$200 and not more than \$500,	168	58,640 12	Of religious and charitable associations,	9	3,862 86
Exceeding \$500 and less than \$1,000,	71	50,137 88	In trust,	109	21,918 25
Of \$1,000 or more,	50	\$1,500 00			
Totals,	1,782	\$232,813 85			

AMHERST SAVINGS BANK—AMHERST.

Incorporated April 5, 1864. Present number of corporators, 15.

E. F. COOK, *President.*

E. D. BANGS, *Treasurer.*

GEO. CUTLER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

E. F. COOK,
L. D. HILLS,

W. E. BRIDGMAN,
B. F. KENDRICK.

Open for business every business day, 9 A.M. to 12 M.; 1.30 to 4 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$156,718 60	Deposits,	\$1,862,066 98
Bank stock as per schedule, .	220,739 33	Guaranty fund, .	77,450 00
Loans on bank stock,	3,380 00	Profit and loss ac-	
Railroad bonds as per schedule,	154,800 00	count,	52,631 62
Real estate (for banking pur-			
poses),	15,000 00		
Loans on real estate,	1,166,901 00		
Loans on personal security, .	165,344 05		
Loans to counties, cities or towns			
(notes),	83,700 00		
Loans on depositors' books, .	2,300 00		
Deposits in banks, on interest, .	17,493 50		
Deposit in bank, not on interest,	5,000 00		
Cash on hand,	772 12		
	<hr/>		<hr/>
	\$1,992,148 60		\$1,992,148 60

Cash on Deposit in Banks, amount in each :—

First National Bank, Amherst,	\$14,493 50
City National Bank, Holyoke,	8,000 00

Loans on Bank Stock, amount on each :—

On 5 shares Palmer National Bank, Palmer,	\$500 00
On 21 shares City National Bank, Worcester,	1,980 00
On 28 shares Ware National Bank, Ware,	
On 3 shares First National Bank, Amherst,	900 00
On 8 shares First National Bank, Easthampton,	

Amherst Savings Bank — Continued.*Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Akron, Ohio, 5s,	\$25,900	\$26,936 00	\$25,900 00
of Chicago, Ill., 4s,	20,000	20,400 00	19,875 00*
of Cleveland, Ohio, 5s,	7,000	7,350 00	7,000 00
of Fall River, Mass, 6s,	8,000	8,160 00	8,000 00
of Northampton, Mass, 4s,	3,000	3,000 00	2,943 60
of Pawtucket, R. I., 5s,	3,000	3,180 00	3,000 00
of Rutland, Vt., 4s,	20,000	20,500 00	20,000 00
of Saginaw, Mich., 4½s,	20,000	21,000 00	20,000 00
Town of Beverly, Mass., 4s,	10,000	10,400 00	10,000 00
of Clinton, Mass., 4s,	20,000	20,400 00	20,000 00
of Marblehead, Mass., 4s,	15,000	15,600 00	15,000 00
of Adams, Mass., 5s,	5,000	5,050 00	5,000 00
	\$156,900	\$161,976 00	\$156,718 60

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	First National Bank, Amherst,	\$10,000	\$15,500 00	\$14,910 00
50	First National Bank, Barre, .	5,000	5,300 00	5,000 00
23	Suffolk National Bank, Boston,	2,300	2,300 00	2,300 00
10	N'l Hide & Leather B'k, Boston,	1,000	1,150 00	1,000 00
80	N'l B'k of the Republic, Boston,	8,000	12,800 00	10,095 50
45	Conway N'l Bank, Conway, .	4,500	5,400 00	4,493 33
94	First N'l Bank, Easthampton, .	9,400	13,160 00	10,928 00
56	Franklin Co. N'l B'k, Greenfield,	5,600	6,160 00	5,600 00
100	Holyoke Nat'l Bank, Holyoke,	10,000	17,000 00	10,800 00
100	City National Bank, Holyoke,	10,000	11,200 00	10,930 00
133	Northampton National Bank, Northampton,	13,300	21,945 00	13,504 00
130	Hampshire Co. National Bank, Northampton,	13,000	15,600 00	15,383 00
129	First Nat'l B'k, Northampton,	12,900	15,480 00	15,480 00
5	Berkshire N'l B'k, No. Adams,	500	500 00	500 00
30	National Bank of Commerce, New London, Ct.,	3,000	3,900 00	3,660 00
80	First Nat'l Bank, Norwich, Ct.,	8,000	10,000 00	8,000 00
125	Second N'l Bank, Norwich, Ct, .	12,500	15,400 00	14,825 00
117	Thames N'l B'k, Norwich, Ct, .	11,700	17,550 00	16,101 00
38	Palmer Nat'l Bank, Palmer, .	3,800	5,700 00	5,306 50
116	Agawam N'l B'k, Springfield,	11,600	11,832 00	11,600 00
100	Chapin N'l Bank, Springfield,	10,000	15,000 00	12,703 00
70	First Nat'l Bank, Springfield, .	7,000	8,400 00	8,730 00

Amherst Savings Bank — Continued.*Detailed Statement of Bank Stocks — Concluded.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
56	Crocker N'l B'k, Turner's Falls,	\$5,600	\$6,720 00	\$5,600 00
8	Ware National Bank, Ware, .	800	960 00	800 00
40	City Nat'l Bank, Worcester, .	4,000	5,800 00	5,120 00
25	Citizen's Nat'l B'k, Worcester,	2,500	3,250 00	2,500 00
10	Mechanics' N'l B'k, Worcester,	1,000	1,100 00	1,000 00
28	National Pahquioque Bank, Danbury, Ct,	2,800	3,920 00	3,870 00
		\$189,800	\$252,627 00	\$220,739 33

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$43,000	\$43,660 00	\$43,000 00
Boston & Lowell R.R. 6s, . . .	7,000	7,280 00	7,000 00
Boston & Maine R.R. 4s, . . .	35,000	35,875 00	34,800 00
Boston, Revere Beach & Lynn R.R. 6s,	25,000	26,500 00	25,000 00
Fitchburg R.R. 4½s,	10,000	10,150 00	10,000 00
Fitchburg R.R. 5s,	25,000	26,250 00	25,000 00
Boston & Maine R.R. 4½s, . . .	10,000	11,050 00	10,000 00
	\$155,000	\$160,765 00	\$154,800 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$9,493 50	3 per cent.	\$40,700 00	4½ per cent.	\$25,400 00	5½ per cent.
28,000 00	4 "	1,146,910 05	5 "	80,615 00	6 "
108,000 00	4½ "				

Amount invested in real estate for banking purposes, \$15,000 00
 Estimated value of the same, 15,000 00
 Assessed value of the same, 9,500 00
 Net income received from same during year ending Oct. 31, 1894, . . . 688 71
 Number of loans which are of an amount not exceeding \$3,000 each, 568
 Aggregate amount of the same, 553,388 05
 Total number of loans upon real estate, 614
 Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894, 94,307 11

Amherst Savings Bank — Concluded.

Times for the dividends fixed by the by-laws: January 1 and July 1.

Rate and amount of each semi-annual dividend { 2 per cent., \$34,893 86 } \$74,726 01
 during the year ending Oct. 31, 1894, . . . { 2½ per cent., 39,832 15 }

Number of accounts opened during the year ending Oct. 31, 1894, . 577

Number of accounts closed during the year ending Oct. 31, 1894, . 429

Total number of open accounts Oct. 31, 1894, 4,529

Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes), 4,715 71

Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894, 285,838 90

Number of same, 3,471

Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894, 286,763 86

Number of same, 3,176

Date of examination by commissioner: September 13.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num- ber.	Amount.		Num- ber.	Amount.
Of \$50 and less, . . .	2,503	\$44,835 55	To the credit —		
Exceeding \$50 and not more than \$100, . . .	448	35,501 77	Of women, both adult and minor, . . .	1,573	\$121,501 64
Exceeding \$100 and not more than \$200, . . .	223	34,594 10	Of guardians, . . .	10	2,663 21
Exceeding \$200 and not more than \$500, . . .	179	63,732 89	Of religious and chari- table associations, .	837	23,697 29
Exceeding \$500 and less than \$1,000, . . .	64	43,911 26	In trust,	74	26,862 05
Of \$1,000 or more, . .	54	63,213 33			
Totals,	3,471	\$285,838 90			

ANDOVER SAVINGS BANK — ANDOVER.

Incorporated April 2, 1834. Present number of corporators, 41.

MOSES FOSTER, *President.* JOHN F. KIMBALL, *Treasurer.*
JOHN F. KIMBALL, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

MOSES FOSTER, PETER D. SMITH,
JAMES P. BUTTERFIELD, J. TYLER KIMBALL,
LEWIS T. HARDY.

Open for business every business day, 9 A.M. to 12 M. ; 2 to 4 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$324,500 00	Deposits,	\$2,413,407 19
Loan on public funds,	80 00	Guaranty fund,	103,000 00
Bank stock as per schedule,	302,425 00	Interest account,	46,493 29
Loans on bank stock,	712 50	Profit and loss ac-	
Railroad bonds as per schedule,	757,987 50	count,	63,809 53
Real estate by foreclosure,	11,300 00		
Loans on real estate,	1,121,018 64		
Loans on personal security,	53,952 00		
Loans on depositors' books,	100 00		
Deposits in banks, on interest,	34,671 61		
Deposit in bank, not on interest,	5,519 81		
Cash on hand,	14,442 95		
	\$2,626,710 01		\$2,626,710 01

Cash on Deposit in Banks, amount in each : —
Andover National Bank, Andover, \$8,519 81
Blackstone National Bank. Boston, 31,671 61

Loan on Public Funds : —
On \$100 City of Boston 4s, \$80 00

Loans on Bank Stock, amount on each : —
On 2 shares Andover National Bank, Andover, \$200 00
On 10 shares National Bank of the Republic, Boston, 512 50

Andover Savings Bank — Continued.*Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Belfast, Me., 6s, . . .	\$17,000	\$17,850 00	\$17,000 00*
of Boston, Mass., 4s, . . .	50,000	53,000 00	50,000 00
of Cambridge, Mass., 6s, . . .	2,000	2,100 00	2,000 00
of Chicago, Ill., 4s, . . .	75,500	80,000 00	75,500 00
of Fall River, Mass., 6s, . . .	11,000	12,000 00	11,000 00
of Lewiston, Me., 6s, . . .	4,000	4,250 00	4,000 00
of Lynn, Mass., 4s, . . .	25,000	26,000 00	25,000 00
of Norwich, Conn., 6s, . . .	30,000	31,500 00	30,000 00
of Portland, Me., 6s, . . .	21,000	24,000 00	21,000 00
of Salem, Mass., 6s, . . .	3,000	3,150 00	3,000 00
of Sioux City, Iowa, 4½s, . . .	15,000	15,300 00	15,000 00
County of Rockingham, N. H., 4s, . . .	10,000	10,400 00	10,000 00
Town of Andover, Mass., 4s, . . .	5,000	5,300 00	5,000 00
of Melrose, Mass., 4s, . . .	26,000	27,560 00	26,000 00
of Peabody, Mass., 4s, . . .	10,000	10,600 00	10,000 00
County of Aroostook, Me., 4½s, . . .	10,000	10,600 00	10,000 00
Town of Arlington, Mass., 4s, . . .	10,000	10,600 00	10,000 00
	\$324,500	\$344,210 00	\$324,500 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
316	Andover Nat'l Bank, Andover,	\$31,600	\$31,600 00	\$31,600 00
40	Atlas National Bank, Boston,	4,000	4,760 00	4,000 00
99	Blackstone N'l Bank, Boston,	9,900	9,900 00	9,900 00
27	Boylston Nat'l Bank, Boston,	2,700	3,400 00	2,700 00
100	Continental N'l Bank, Boston,	10,000	12,000 00	10,000 00
84	Everett Nat'l Bank, Boston, .	8,400	7,220 00	8,400 00
112	Freeman's Nat'l Bank, Boston,	11,200	9,850 00	11,200 00
100	Market Nat'l Bank, Boston, .	10,000	8,700 00	10,000 00
100	Massachusetts N'l B'k, Boston,	10,000	9,700 00	10,000 00
50	Merchants' N'l Bank, Boston,	5,000	7,850 00	5,000 00
120	Metropolitan N'l B'k, Boston,	12,000	11,520 00	12,000 00
300	National Bank of the Common- wealth, Boston, . . .	30,000	38,400 00	30,000 00
225	N'l B'k of the Republic, Boston,	22,500	36,000 00	22,500 00
100	National City Bank, Boston, .	10,000	8,200 00	10,000 00
100	National Eagle Bank, Boston,	10,000	8,000 00	10,000 00
100	N'l Hide & Leather B'k, Boston,	10,000	11,000 00	10,000 00
263	National Revere Bank, Boston,	26,300	25,500 00	26,300 00
6	National Security B'k, Boston,	600	1,380 00	600 00

Andover Savings Bank — Continued.*Detailed Statement of Bank Stocks — Concluded.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
60	National Union Bank, Boston,	\$6,000	\$7,900 00	\$6,000 00
102	Nat'l Webster Bank, Boston, .	10,200	9,800 00	10,200 00
58	New England N'l B'k, Boston,	5,800	9,280 00	5,800 00
41	North National Bank, Boston,	4,100	4,800 00	4,100 00
79	Old Boston N'l Bank, Boston,	7,900	8,400 00	7,900 00
110	Second Nat'l Bank, Boston, .	11,000	20,000 00	11,000 00
35	Shawmut Nat'l Bank, Boston,	3,500	4,100 00	3,500 00
50	South End Nat'l Bank, Boston,	5,000	4,200 00	5,000 00
52	State National Bank, Boston, .	5,200	6,000 00	5,200 00
18	Tremont Nat'l Bank, Boston, .	1,800	1,580 00	1,800 00
3	First National Bank, Danvers,	225	225 00	225 00
50	Wachusett N'l B'k, Fitchburg,	5,000	10,000 00	5,000 00
100	Bay State N'l B'k, Lawrence,	7,500	10,000 00	7,500 00
50	Union Nat'l Bank, Weymouth,	5,000	5,000 00	5,000 00
		\$302,425	\$346,265 00	\$302,425 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . .	\$50,000	\$51,500 00	\$50,000 00
Boston & Lowell R.R. 5s, . .	2,000	2,100 00	2,000 00
Boston & Lowell R.R. 6s, . .	7,000	7,300 00	7,000 00
Boston & Maine R.R. 4s, . .	110,000	114,400 00	110,000 00
Boston & Maine R.R. 4½s, . .	30,000	33,000 00	30,000 00
Boston, Revere Beach & Lynn R.R. 6s,	14,000	14,700 00	14,000 00
Boston, Winthrop & Shore R.R. 5s, .	50,000	54,000 00	50,000 00
Concord & Montreal R.R. 4s, . .	80,000	82,000 00	79,987 50
Conn. & Passumpsic Rivers R.R. 4s,	20,000	20,800 00	20,000 00
Danbury & Norwalk R.R. 5s, . .	25,000	27,500 00	25,000 00
Fitchburg R.R. 4s,	50,000	51,100 00	50,000 00
Fitchburg R.R. 5s,	50,000	54,000 00	50,000 00
Maine Central R.R. 4½s,	25,000	27,000 00	25,000 00
Maine Central R.R. 4s,	5,000	5,200 00	5,000 00
Newport & Richford R.R. 5s, . .	13,000	13,250 00	13,000 00*
Old Colony R.R. 4s,	142,000	147,680 00	142,000 00
Old Colony R.R. 6s,	5,000	5,500 00	5,000 00
Worcester & Nashua R.R. 5s, . .	5,000	5,000 00	5,000 00
Worcester, Nashua & Roch. R.R. 4s,	50,000	51,500 00	50,000 00
Manchester & Lawrence R.R. 4s, .	25,000	26,250 00	25,000 00
	\$758,000	\$793,780 00	\$757,987 50

* A legal investment when made.

Andover Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$31,671 61	2 per cent.	\$155,302 00	5 per cent.	\$804,839 04	6 per cent.
20,001 00	4 “	183,063 50	5½ “	1,157 60	7 “
4,500 00	4½ “				

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$11,300 00
Assessed value of the same,	8,600 00
Net income received from same during year ending Oct. 31, 1894,	341 63
Number of loans which are of an amount not exceeding \$3,000 each,	508
Aggregate amount of the same,	787,277 64
Total number of loans upon real estate,	575
Amount of investments from which no income is received,	15,000 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	124,644 32
Times for the dividends fixed by the by-laws: third Wednesday in June and December.	
Rate and amount of each semi-annual dividend { 2 per cent., \$44,418 67 } during the year ending Oct. 31, 1894, . . . { 2½ per cent., 56,387 38 }	100,806 03
Number of accounts opened during the year ending Oct. 31, 1894,	616
Number of accounts closed during the year ending Oct. 31, 1894,	469
Total number of open accounts Oct. 31, 1894,	5,688
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	4,687 28
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	325,382 09
Number of same,	3,668
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	295,305 47
Number of same,	2,927
Date of examination by commissioner: December 13.	

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less,	2,617	\$50,768 93	To the credit —		
Exceeding \$50 and not more than \$100,	448	36,286 52	Of women, both adult and minor,	2,043	\$178,704 55
Exceeding \$100 and not more than \$200,	219	34,003 57	Of guardians,	30	6,609 88
Exceeding \$200 and not more than \$500,	252	90,819 33	Of religious and chari-table associations,	41	2,110 84
Exceeding \$500 and less than \$1,000,	61	42,503 74	In trust,	39	9,092 93
Of \$1,000 or more,	71	71,000 00			
Totals,	3,668	\$325,382 09			

ARLINGTON FIVE CENTS SAVINGS BANK — ARLINGTON.

Incorporated April 2, 1860. Present number of corporators, 31.

WILLIAM G. PECK, *President.*

JOSEPH W. WHITAKER, *Treasurer.*

JOSEPH W. WHITAKER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

WILLIAM G. PECK,

B. DELMONT LOCKE,

HENRY SWAN.

Open for business every business day, 3 P.M. to 5.30 P.M.; Wednesday and Saturday,
7 to 9 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$254,000 00	Deposits,	\$1,266,836 38
Bank stock as per schedule, .	27,400 00	Guaranty fund, . .	42,950 62
Loan on bank stock,	4,000 00	Interest account, .	9,633 63
Railroad bonds as per schedule,	198,000 00	Profit and loss ac-	
Real estate (for banking pur-		count,	4,735 92
poses),	100 00	Surplus,	5,252 89
Loans on real estate,	786,132 03	Rent account, . .	516 69
Loans to counties, cities or towns		Due on mortgage	
(notes),	15,500 00	loans,	4,400 00
Loans on depositors' books, .	1,350 00	Insurance collected, .	4,153 50
Deposit in bank, on interest, .	46,972 38		
Deposit in bank, not on interest,	401 31		
Expense account,	1,499 78		
Tax account,	369 24		
Insurance account,	772 19		
Cash on hand,	1,982 70		
	<hr/>		<hr/>
	\$1,338,479 63		\$1,338,479 63

Cash on Deposit in Banks, amount in each:—

Atlantic National Bank, Boston,	\$46,972 38
Faneuil Hall National Bank, Boston,	401 31

Loan on Bank Stock:—

On 50 shares First Ward National Bank, Boston,	\$4,000 00
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Arlington Five Cents Savings Bank — Continued.*Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Arlington, Mass., 4s, .	\$22,000	\$23,240 00	\$22,000 00
of Arlington, Mass., 5s, .	13,000	13,520 00	13,000 00
of Chatham, Mass., 4½s, .	8,000	8,560 00	8,000 00
of Methuen, Mass., 6s, .	1,000	1,010 00	1,000 00
of Wayland, Mass., 5s, .	2,000	2,070 00	2,000 00
City of Bangor, Me, 6s, .	2,000	2,180 00	2,000 00
of Brockton, Mass., 4s, .	2,000	2,120 00	2,000 00
of Chelsea, Mass., 6s, .	1,000	1,005 00	1,000 00
of Cleveland, Ohio, 5s, .	9,000	9,900 00	9,000 00
of Cleveland, Ohio, 6s, .	12,000	12,530 00	12,000 00
of Dayton, Ohio, 5s, .	24,000	24,480 00	24,000 00*
of Dayton, Ohio, 6s, .	5,000	5,100 00	5,000 00*
of Fall River, Mass., 6s, .	2,000	2,200 00	2,000 00
of Grand Rapids, Mich., 5s, .	20,000	21,970 00	20,000 00
of Holyoke, Mass., 6s, .	5,000	5,500 00	5,000 00
of Lewiston, Me., 5s, .	1,000	1,190 00	1,000 00
of Peoria, Ill., 7s, .	13,000	14,690 00	13,000 00
of Portland, Me., 6s, .	20,000	24,400 00	20,000 00
of Springfield, Ohio, 4½s, .	12,000	12,960 00	12,000 00
of Springfield, Ohio, 5s, .	16,000	16,235 00	16,000 00
of Somerville, Mass., 5s, .	19,000	19,095 00	19,000 00
County of Hillsborough, N. H., 6s, .	10,000	10,050 00	10,000 00
District of Columbia 6s, .	3,000	3,450 00	3,000 00
Town of Attleborough, Mass., 5s, .	5,000	6,050 00	5,000 00
City of Chelsea, Mass., 4s, .	1,000	1,055 00	1,000 00
Town of Cranston, R. I., 4s, .	2,000	2,100 00	2,000 00
of Medford, Mass., 4s, .	10,000	10,500 00	10,000 00
of Wellesley, Mass., 4s, .	10,000	10,210 00	10,000 00
of Winchester, Mass., 4s, .	4,000	4,200 00	4,000 00
	\$254,000	\$270,570 00	\$254,000 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Atlantic Nat'l Bank, Boston, .	\$5,000	\$6,137 50	\$5,000 00
50	Continental N'l Bank, Boston,	5,000	5,750 00	5,000 00
50	Faneuil Hall N'l Bank, Boston,	5,000	6,537 50	5,000 00
22	First Ward N'l Bank, Boston,	2,200	2,860 00	2,200 00
25	N'l B'k of No. America, Boston,	2,500	2,875 00	2,500 00
10	N'l B'k of Redemption, Boston,	1,000	1,225 00	1,000 00
33	N'l B'k of the Republic, Boston,	3,300	5,247 00	3,300 00
12	National Union Bank, Boston,	1,200	1,611 00	1,200 00
12	Dedham Nat'l Bank, Dedham,	1,200	1,224 00	1,200 00
10	First Nat'l Bank, Arlington, .	1,000	1,120 00	1,000 00
		\$27,400	\$34,587 00	\$27,400 00

Arlington Five Cents Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 6s,	\$15,000	\$15,225 00	\$15,000 00
Boston, Clinton, Fitchburg and New Bedford R.R. 5s,	2,000	2,280 00	2,000 00
Boston & Lowell R.R. 6s,	4,000	4,120 00	4,000 00
Boston, Revere Beach & Lynn R.R. 6s,	10,000	10,500 00	10,000 00
Cheshire R.R. 6s,	27,500	29,562 50	27,500 00
Concord & Montreal R.R. 4s,	20,000	20,400 00	20,000 00
Eastern R.R. 6s,	5,500	6,710 00	5,500 00
Fitchburg R.R. 6s,	8,000	8,400 00	8,000 00
Lowell & Lawrence R.R. 6s,	1,000	1,050 00	1,000 00
Maine Central R.R. 7s,	14,000	15,400 00	14,000 00
Newport & Richford R.R. 5s,	20,000	21,000 00	20,000 00*
Old Colony R.R. 4s,	30,000	31,650 00	30,000 00
Old Colony R.R. 6s,	1,000	1,050 00	1,000 00
Portland & Ogdensburg R.R. 6s,	4,000	4,400 00	4,000 00
Portsmouth, Great Falls & Conway R.R. 4½s,	15,000	16,500 00	15,000 00
Salem & Lowell R.R. 6s,	1,000	1,075 00	1,000 00
Vermont & Massachusetts R.R. 5s,	10,000	10,900 00	10,000 00
St. Johnsbury & Lake Champlain R.R. 6s,	10,000	11,500 00	10,000 00
	\$198,000	\$211,722 50	\$198,000 00

* A legal investment when made.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$46,972 38	2½ per cent.	\$269,200 00	5½ per cent.	\$1,000 00	6½ per cent.
19,500 00	4½ "	304,621 67	6 "	13,450 00	7 "
142,760 36	5 "	6,000 00	6¼ "	100 00	8 "
50,350 00	5½ "				

Amount invested in real estate for banking purposes,	\$100 00 ,
Estimated value of the same,	25,000 00
Assessed value of the same,	23,380 00
Net income received from same during year ending Oct. 31, 1894,	668 06
Number of loans which are of an amount not exceeding \$3,000 each, 321	
Aggregate amount of the same,	353,103 54
Total number of loans upon real estate,	387
Gross amount of interest or profits received or earned, as per books, dur- ing year ending Oct. 31, 1894,	70,789 88
Times for the dividends fixed by the by-laws : first Saturday in January and July.	

Arlington Five Cents Savings Bank — Concluded.

Rate and amount of each semi-annual dividend { 2 per cent., \$23,191 02 } \$46,512 01	
during the year ending Oct. 31, 1894, . . . { 2 per cent., 23,320 99 }	
Number of accounts opened during the year ending Oct. 31, 1894, .	390
Number of accounts closed during the year ending Oct. 31, 1894, .	307
Total number of open accounts Oct. 31, 1894,	3,909
Total expenses of the corporation for the year ending Oct. 31, 1894 (ex-	
clusive of taxes),	5,362 69
Amount of deposits, not including dividends, received during the year	
ending Oct. 31, 1894,	206,650 92
Number of same,	3,382
Amount of withdrawals, including dividends, during the year ending Oct.	
31, 1894,	194,141 76
Number of same,	2,530
Date of examination by commissioner: June 8.	

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less,	2,606	\$45,866 31	To the credit —		
Exceeding \$50 and not more than \$100,	335	27,556 32	Of women, both adult and minor,	1,588	\$88,646 63
Exceeding \$100 and not more than \$200,	180	28,072 09	Of guardians,	6	1,228 61
Exceeding \$200 and not more than \$500,	130	47,023 69	Of religious and chari-table associations,	35	1,368 37
Exceeding \$500 and less than \$1,000,	71	58,182 51	In trust,	318	82,462 73
Totals,	3,382	\$206,650 92			

ATHOL SAVINGS BANK — ATHOL.

Incorporated Feb. 12, 1867. Present number of corporators, 34.

ALPHEUS HARDING, *President.* WILLIAM D. LUEY, *Treasurer.*
WILLIAM D. LUEY, *Clerk of the Corporation.*

Names of the committee charged with the investment of its funds:

ALPHEUS HARDING, HENRY R. STOWELL,
SOLON W. LEE, LUCIEN LORD,
LEVI B. FAY.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$123,000 00	Deposits,	\$1,748,491 93
Bank stock as per schedule, .	9,400 00	Guaranty fund, . .	74,000 00
Loans on bank stock,	32,775 00	Interest account, .	25,559 59
Railroad bonds as per schedule,	90,000 00	Profit and loss ac-	
Loans on real estate,	981,939 53	count,	61,876 38
Loans on personal security, .	511,376 88		
Loans to counties, cities or towns			
(notes),	66,500 00		
Deposits in banks, on interest, .	92,691 24		
Expense account,	1,689 58		
Cash on hand,	555 67		
	\$1,909,927 90		\$1,909,927 90

Cash on Deposit in Banks, amount in each: —

National Bank of the Commonwealth, Boston,	\$26,894 26
Miller's River National Bank, Athol,	20,796 98
Athol National Bank, Athol,	10,000 00
Holyoke National Bank, Holyoke,	15,000 00
City National Bank, Holyoke,	20,000 00

Loans on Bank Stock, amount on each: —

On 125 shares National Bank of the Commonwealth, Boston,	\$12,500 00
On 36 shares Athol National Bank, Athol,	2,900 00
On 8 shares Athol National Bank, Athol,	375 00
On 22 shares First National Bank, Gardner,	1,500 00
On 150 shares Springfield Safe Deposit and Trust Company, Springfield, .	15,000 00
On 7 shares Miller's River National Bank, Athol,	500 00

Athol Savings Bank — Continued.*Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Hyde Park, Mass, 4s, .	\$1,000	\$1,000 00	\$1,000 00
of Meriden, Conn., 6s, .	4,000	4,000 00	4,000 00
City of Chicopee, Mass., 4s, .	8,000	8,080 00	8,000 00
of Cleveland, Ohio, 5s, .	20,000	21,800 00	20,000 00
of Lynn, Mass., 6s, .	5,000	5,125 00	5,000 00
of Milwaukee, Wis., 5s, .	20,000	20,920 00	20,000 00
of Newton, Mass., 5s, .	10,000	11,200 00	10,000 00
of Youngstown, Ohio, 5s, .	20,000	21,400 00	20,000 00
of Detroit, Mich., 4s, .	25,000	27,375 00	25,000 00
United States 5s, .	10,000	12,000 00	10,000 00
	\$123,000	\$132,900 00	\$123,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
7	Blackstone Nat'l Bank, Boston,	\$700	\$700 00	\$700 00
10	Eliot National Bank, Boston, .	1,000	1,310 00	1,000 00
50	National Eagle Bank, Boston,	5,000	4,150 00	5,000 00
27	Miller's River N'l B'k, Athol, .	2,700	4,725 00	2,700 00
		\$9,400	\$10,885 00	\$9,400 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4s, .	\$25,000	\$25,500 00	\$25,000 00
Boston & Providence R.R. 4s, .	25,000	26,000 00	25,000 00
Fitchburg R.R. 4s, .	20,000	19,700 00	20,000 00
Vermont & Massachusetts R.R. 5s, .	20,000	21,800 00	20,000 00
	\$90,000	\$93,000 00	\$90,000 00

Athol Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$47,691 24	2 per cent.	\$367,300 00	4 per cent.	\$25,000 00	4½ per cent.
45,000 00	3 "	47,000 00	4½ "	781,192 61	5 "
4,800 00	3½ "	109,800 00	4½ "	257,498 80	6 "

Number of loans which are of an amount not exceeding \$3,000 each, .	356	
Aggregate amount of the same,		\$370,410 96
Total number of loans upon real estate,	434	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		92,151 15
Times for the dividends fixed by the by-laws: January 1 and July 1.		
Rate and amount of each semi-annual dividend { 2 per cent., \$32,731 43 } during the year ending Oct. 31, 1894, . . . { 2 per cent, 33,135 95 }		65,867 38
Number of accounts opened during the year ending Oct. 31, 1894, .	643	
Number of accounts closed during the year ending Oct. 31, 1894, .	592	
Total number of open accounts Oct. 31, 1894,	5,070	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		5,445 34
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		280,259 02
Number of same,	2,719	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		279,892 80
Number of same,	3,391	
Date of examination by commissioner: February 20.		

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less,	1,844	\$36,233 58	To the credit —		
Exceeding \$50 and not more than \$100,	356	29,971 92	Of women, both adult and minor,	1,248	\$123,267 34
Exceeding \$100 and not more than \$200,	183	29,450 66	Of guardians,	9	4,117 58
Exceeding \$200 and not more than \$500,	214	80,801 44	Of religious and chari-table associations,	51	5,726 74
Exceeding \$500 and less than \$1,000,	60	41,102 63	In trust,	31	6,862 66
Of \$1,000 or more,	62	62,698 79			.
Totals,	2,719	\$280,259 02			

ATTLEBOROUGH SAVINGS BANK—NORTH
ATTLEBOROUGH.

Incorporated Feb. 2, 1860. Present number of corporators, 59.

ABIEL CODDING, *President.* EDWARD R. PRICE, *Treasurer.*
EDWARD R. PRICE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

GEO. A. DEAN, JOSEPH G. BARDEN,
ABIEL CODDING, B. S. FREEMAN,
RANDOLPH KNAPP, J. L. SWEET,
JAS. H. STURDY.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$30,000 00	Deposits,	\$1,139,622 88
Bank stock as per schedule, .	11,100 00	Guaranty fund, . .	53,000 00
Railroad bonds as per schedule, .	130,500 00	Interest account, . .	3,039 81
Loans on railroad stock,	30,000 00	Profit and loss ac-	
Real estate by foreclosure,	29,501 41	count,	19,920 07
Loans on real estate,	553,101 57		
Loans on personal security,	354,224 45		
Loans to counties, cities or towns			
(notes),	56,500 00		
Deposit in bank, on interest,	14,262 95		
Deposit in bank, not on interest, . . .	6,168 33		
Expense account,	224 05		
	\$1,215,582 76		\$1,215,582 76

Cash on Deposit in Banks, amount in each :—

Boston National Bank, Boston, \$14,262 95
North Attleborough National Bank, North Attleborough, 6,168 33

Loans on Railroad Stock, amount on each :—

On 100 shares Boston & Maine R. R , \$10,000 00
On 50 shares Boston & Maine R.R., 5,000 00
On 160 shares Boston & Maine R R , 15,000 00

Attleborough Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Brookline, Mass., 5s, .	\$9,000	\$9,642 60	\$9,000 00
City of Youngstown, Ohio, 5s, .	10,000	10,673 00	10,000 00
Town of Brunswick, Me., 4s, .	8,000	8,214 70	8,000 00
City of Des Moines, Iowa, 4½s, .	3,000	3,179 10	3,000 00
	\$30,000	\$31,709 40	\$30,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
61	First N'l Bank, Attleborough,	\$6,100	\$8,113 00	\$6,100 00
50	Boston National Bank, Boston,	5,000	5,000 00	5,000 00
		\$11,100	\$13,113 00	\$11,100 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s,	\$25,000	\$24,697 50	\$23,750 00
Fitchburg R.R. 5s,	80,000	84,098 50	81,750 00
St. Johnsbury & Lake Champlain R.R. 5s,	25,000	28,750 00	25,000 00
	\$130,000	\$137,546 00	\$130,500 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$14,262 95	2 per cent.	\$25,000 00	4½ per cent.	\$7,000 00	5½ per cent.
111,500 00	4 “	159,920 00	5 “	546,229 07	6 “
45,000 00	4½ “	56,676 95	5½ “	42,500 00	7 “

Attleborough Savings Bank — Concluded.

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$29,501 41
Assessed value of the same,	18,000 00
Net income received from same during year ending Oct. 31, 1894,	1,307 38
Number of loans which are of an amount not exceeding \$3,000 each,	313
Aggregate amount of the same,	461,531 07
Total number of loans upon real estate,	324
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	61,990 84
Times for the dividends fixed by the by-laws: Tuesday after second Monday in April and October.	
Rate and amount of each semi-annual dividend { 2½ per cent., \$25,874 82 } during the year ending Oct. 31, 1894, { 2 per cent., 21,437 86 }	47,312 68
Number of accounts opened during the year ending Oct. 31, 1894,	476
Number of accounts closed during the year ending Oct. 31, 1894,	439
Total number of open accounts Oct. 31, 1894,	3,479
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	3,420 10
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	242,893 75
Number of same,	2,631
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	211,240 89
Number of same,	2,906
Date of examination by commissioner: June 12.	

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less,	1,798	\$37,567 59	To the credit —		
Exceeding \$50 and not more than \$100,	889	30,968 55	Of women, both adult and minor,	1,012	\$92,043 18
Exceeding \$100 and not more than \$200,	170	22,564 18	Of guardians,	18	2,944 55
Exceeding \$200 and not more than \$500,	168	59,583 11	Of religious and chari-table associations,	125	6,699 69
Exceeding \$500 and less than \$1,000,	71	45,965 32	In trust,	180	33,877 78
Of \$1,000 or more,	35	46,000 00			
Totals,	2,631	\$242,893 75			

BARRE SAVINGS BANK—BARRE.

Incorporated May 1, 1869. Present number of corporators, 45.

J. HENRY GODDARD, *President.* FRANK A. RICH, *Treasurer.*
FRANK A. RICH, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

ESTES HAWES, ORAMEL CLARK,
CHAS. H. FOLLANSBY, J. HENRY GODDARD,
J. C. BARTHOLOMEW.

Open for business every business day, except Saturdays, 9 A.M. to 12 M ; 1 to 4 P.M.;
Saturdays, 9 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Bank stock as per schedule, .	\$88,766 00	Deposits,	\$566,798 05
Loans on bank stock,	5,880 00	Guaranty fund,	15,000 00
Railroad bonds as per schedule, .	6,060 00	Interest account,	3,287 45
Real estate (for banking pur- poses),	1,575 00	Profit and loss ac- count,	14,235 77
Real estate by foreclosure,	5,982 82		
Loans on real estate,	390,665 00		
Loans on personal security,	74,000 00		
Deposits in banks, on interest, . .	20,000 00		
Deposit in bank, not on interest, .	3,075 87		
Expense account,	600 76		
Suspense account,	15 82		
Building account,	2,700 00		
	\$599,321 27		\$599,321 27

Cash on Deposit in Banks, amount in each :—

First National Bank, Barre, \$8,075 87
Hampshire County National Bank, Northampton, 15,000 00

Loans on Bank Stock, amount on each :—

On 20 shares First National Bank, Barre, \$1,500 00
On 7 shares First National Bank, Barre, 500 00
On 1 share First National Bank, Barre, 80 00
On 40 shares First National Bank, Northampton, 3,800 00

Barre Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
55	First National Bank, Barre, .	\$5,500	\$5,500 00	\$6,325 00
28	Blackstone N'l Bank, Boston, .	2,800	2,800 00	2,905 00
62	Boston Nat'l Bank, Boston, .	6,200	6,448 00	7,130 00
20	Boylston Nat'l Bank, Boston, .	2,000	2,440 00	2,260 00
17	Continental N'l Bank, Boston, .	1,700	1,955 00	1,802 00
25	Eliot National Bank, Boston, .	2,500	3,275 00	2,950 00
41	First National Bank, Boston, .	4,100	9,635 00	8,118 00
32	N'l B'k of Commerce, Boston, .	3,200	3,680 00	3,616 00
46	N'l B'k of Redemption, Boston, .	4,600	5,635 00	5,520 00
25	N'l Hide & Leather B'k, Boston, .	2,500	2,687 50	2,900 00
9	Nat'l Revere Bank, Boston, .	900	855 00	1,035 00
34	Second Nat'l Bank, Boston, .	3,400	6,120 00	5,100 00
20	Shoe & Leather N'l B'k, Boston, .	2,000	1,800 00	1,900 00
30	Suffolk Nat'l Bank, Boston, .	3,000	3,000 00	3,450 00
60	Tremont Nat'l Bank, Boston, .	6,000	5,280 00	6,360 00
50	Nat'l Market Bank, Brighton, .	5,000	4,462 50	7,050 00
7	Ware National Bank, Ware, .	700	770 00	840 00
52	Central N'l Bank, Worcester, .	5,200	7,540 00	7,280 00
21	Citizens' N'l Bank, Worcester, .	2,100	2,730 00	2,625 00
50	City Nat'l Bank, Worcester, .	5,000	7,250 00	6,300 00
20	First Nat'l Bank, Worcester, .	2,000	3,110 00	3,300 00
		\$70,400	\$86,973 00	\$88,766 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Eastern R.R. 6s,	\$5,000	\$6,100 00	\$5,200 00
Rutland R.R. 5s,	1,000	1,010 00	860 00
	\$6,000	\$7,110 00	\$6,060 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$5,000 00	2 per cent.	\$13,800 00	4½ per cent.	\$222,650 00	5½ per cent.
15,000 00	3 "	11,500 00	5 "	6,200 00	6¼ "
44,500 00	4 "	69,300 00	5¼ "	102,595 00	6 "

Barre Savings Bank — Concluded.

Amount invested in real estate for banking purposes,	\$1,575 00
Estimated value of the same,	1,575 00
Assessed value of the same,	975 00
Net income received from same during year ending Oct. 31, 1894, . . .	76 07
Value, by books, of other real estate held or owned by foreclosure or otherwise,	5,982 82
Assessed value of the same,	5,000 00
Net income received from same during year ending Oct. 31, 1894, . . .	30 03
Number of loans which are of an amount not exceeding \$3,000 each, 119	
Aggregate amount of the same,	133,945 00
Total number of loans upon real estate,	140
Amount of investments from which no income is received,	4,782 82
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	29,352 73
Times for the dividends fixed by the by-laws: January 15 and July 15.	
Rate and amount of each semi-annual dividend { 2½ per cent., \$11,275 67 } during the year ending Oct. 31, 1894, . . . { 2½ per cent., 11,699 44 }	22,975 11
Number of accounts opened during the year ending Oct. 31, 1894, . . .	210
Number of accounts closed during the year ending Oct. 31, 1894, . . .	125
Total number of open accounts Oct. 31, 1894,	1,486
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	2,039 24
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	109,403 71
Number of same,	877
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	82,548 83
Number of same,	806
Date of examination by commissioner: September 14.	

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less,	530	\$10,426 40	To the credit —		
Exceeding \$50 and not more than \$100,	136	11,361 48	Of women, both adult and minor,	403	\$46,870 96
Exceeding \$100 and not more than \$200,	79	12,661 91	Of religious and charitable associations,	6	560 66
Exceeding \$200 and not more than \$500,	71	24,617 22	In trust,	27	4,390 51
Exceeding \$500 and less than \$1,000,	32	21,336 70			
Of \$1,000 or more,	29	29,000 00			
Totals,	877	\$109,403 71			

BASS RIVER SAVINGS BANK—SOUTH YARMOUTH.

Incorporated April 15, 1874. Present number of corporators, 34.

HIRAM LORING, *President.*

DAVID D. KELLEY, *Treasurer.*

HIRAM D. LORING, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

OBED BAKER, 3d,
PELEG P. AIKEN,
HIRAM LORING,

STEPHEN WING,
DAVID KELLEY,
ELKANAH CROWELL.

Open for business every business day, 2 to 4 o'clock P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$44,792 85	Deposits,	\$640,188 45
Bank stock as per schedule, .	78,236 35	Guaranty fund,	17,964 41
Loans on bank stock,	950 00	Profit and loss ac-	
Railroad bonds as per schedule, .	34,150 00	count,	2,388 15
Real estate by foreclosure,	8,895 13		
Loans on real estate,	295,259 76		
Loans on personal security,	119,253 57		
Loans to counties, cities or towns			
(notes),	16,100 00		
Loans on depositors' books,	775 00		
Deposits in banks, on interest,	28,916 95		
Deposits in banks, not on inter-			
est,	4,807 96		
Stock of Borden City Manufactur-			
ing Co.,*	5,209 40		
Stock of Sagamore Manufactur-			
ing Co.,*	5,208 28		
Cash on hand,	17,985 76		
	\$660,541 01		\$660,541 01

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each :—

Lincoln National Bank, Boston,	\$11,627 34
Manufacturers' National Bank, Boston,	6,066 25
Maverick National Bank, Boston,	350 75
First National Bank, Yarmouth,	4,457 21
First National Bank, Hyannis,	11,223 86

Loans on Bank Stock, amount on each :—

On 2 shares Cape Cod National Bank, Harwich,	\$100 00
On 17 shares First National Bank, Yarmouth,	850 00

Bass River Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Beverly, Mass., 4s, . .	\$5,000	\$5,250 00	\$5,000 00
of Clinton, Mass., 4s, . .	5,000	5,193 00	5,000 00
City of Columbus, Ohio, 4s, . .	10,000	10,000 00	10,000 00*
of Lowell, Mass., 4s, . .	3,000	3,150 00	3,000 00
of Providence, R. I., 5s, . .	10,000	10,911 00	11,442 85
Town of Spencer, Mass., 4s, . .	10,000	10,525 00	10,350 00
	\$43,000	\$45,029 00	\$44,792 85

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
7	Old Boston Nat'l B'k, Boston, .	\$700	\$731 50	\$756 00
73	Tremont Nat'l Bank, Boston, .	7,300	6,424 00	7,780 00
63	Everett Nat'l Bank, Boston, .	6,300	5,240 00	6,615 00
25	Shawmut Nat'l Bank, Boston, .	2,500	2,881 25	2,750 00
15	State National Bank, Boston, .	1,500	1,740 00	1,770 00
13	Market National Bank, Boston, .	1,300	1,105 00	1,300 00
50	N'l B'k of the Republic, Boston, .	5,000	7,950 00	5,749 88
5	Blackstone Nat'l Bank, Boston, .	500	500 00	500 00
21	Eagle National Bank, Boston, .	2,100	1,680 00	2,205 00
50	Manufacturers' N'l B'k, Boston, .	5,000	5,000 00	5,241 80
10	Suffolk Nat'l Bank, Boston, .	1,000	1,000 00	1,000 00
25	Second Nat'l Bank, Boston, .	2,500	4,500 00	3,258 00
50	Exchange Nat'l Bank, Boston, .	5,000	6,312 00	5,927 00
30	Boston Nat'l Bank, Boston, .	3,000	3,120 00	3,270 00
55	Faneuil Hall N'l B'k, Boston, .	5,500	7,191 00	6,765 00
50	N'l B'k of Redemption, Boston, .	5,000	6,125 00	6,500 00
30	Atlas National Bank, Boston, .	3,000	3,510 00	3,660 00
56	Merchants' Nat'l B'k, Boston, .	5,600	5,934 00	7,280 00
20	Citizens' N'l B'k, New Bedford, .	2,000	2,410 00	2,000 00
24	First Nat'l B'k, New Bedford, .	2,400	3,480 00	2,400 00
12	First Nat'l Bank, Yarmouth, .	1,200	1,560 00	1,508 67
		\$68,400	\$78,393 75	\$78,236 35

Bass River Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s,	\$20,000	\$19,720 00	\$20,600 00
Fitchburg R.R. 4½s,	5,000	5,193 00	5,000 00
Old Colony R.R. 6s,	3,000	3,049 20	3,000 00
Vermont & Massachusetts R.R. 5s,	5,000	5,924 62	5,550 00
	\$33,000	\$33,886 82	\$34,150 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$28,916 95	2 per cent.	\$13,000 00	4½ per cent.	\$32,012 04	5½ per cent.
25,000 00	4 "	112,225 00	5 "	204,016 79	6 "
40,900 00	4½ "	1,500 00	5½ "	3,684 50	7 "

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$8,895 13
Assessed value of the same,	9,850 00
Net income received from same during year ending Oct. 31, 1894,	82 00
Number of loans which are of an amount not exceeding \$3,000 each,	664
Aggregate amount of the same,	225,937 04
Total number of loans upon real estate,	278
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	29,856 19
Times for the dividends fixed by the by-laws: April 1 and October 1.	
Rate and amount of each semi-annual dividend { 2 per cent., \$11,939 89 } during the year ending Oct. 31, 1894, { 1½ per cent., 9,210 98 }	21,150 87
Number of accounts opened during the year ending Oct. 31, 1894,	257
Number of accounts closed during the year ending Oct. 31, 1894,	177
Total number of open accounts Oct. 31, 1894,	2,156
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	2,970 70
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	98,858 33
Number of same,	959
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	95,933 30
Number of same,	1,254
Date of examination by commissioner: September 10.	

Bass River Savings Bank — Concluded.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less, . . .	581	\$12,597 97	To the credit —		
Exceeding \$50 and not more than \$100, . . .	157	13,446 01	Of women, both adult and minor, . . .	401	\$36,101 86
Exceeding \$100 and not more than \$200, . . .	97	15,202 49	Of guardians, . . .	1	294 04
Exceeding \$200 and not more than \$500, . . .	88	27,740 82	Of religious and charitable associations, .	1	70 00
Exceeding \$500 and less than \$1,000, . . .	21	14,871 04	In trust,	81	5,450 68
Of \$1,000 or more, . . .	15	15,000 00			
Totals,	959	\$98,858 33			

BELMONT SAVINGS BANK—BELMONT.

Incorporated March 5, 1885. Present number of corporators, 46.
J. VARNUM FLETCHER, *President.* WINTHROP L. CHENBRY, *Treasurer.*
THOMAS W. DAVIS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :
J. VARNUM FLETCHER, GUSTAVUS C. HOLT,
FREDERIC DODGE, J. LUCIUS ELLIS,
J. O. WELLINGTON.

Open for business Wednesdays, 4 to 6 and 7 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$8,000 00	Deposits,	\$116,093 56
Bank stock as per schedule, .	7,059 37	Guaranty fund, . .	1,300 00
Loan on bank stock,	5,000 00	Interest account, . .	1,679 00
Railroad bonds as per schedule,	20,000 00	Profit and loss ac-	
Loans on real estate,	73,286 60	count,	175 98
Loans on personal security, . .	825 00		
Deposit in bank, on interest, .	4,462 09		
Expense account,	5 83		
Cash on hand,	609 65		
	\$119,248 54		\$119,248 54

Cash on Deposit in Bank : —
Faneuil Hall National Bank, Boston, \$4,462 09

Loan on Bank Stock : —
On 80 shares Traders' National Bank, Boston, \$5,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Chicago, Ill., 4s,	\$5,000	\$5,100 00	\$5,000 00*
Town of Winchester, Mass., 4s, . .	1,000	1,030 00	1,000 00
of Peabody, Mass., 4s,	2,000	2,160 00	2,000 00
	\$8,000	\$8,290 00	\$8,000 00

* A legal investment when made.

Belmont Savings Bank — Continued.*Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
3	Blackstone Nat'l Bank, Boston,	\$300	\$300 00	\$325 00
24	Faneuil Hall N'l Bank, Boston,	2,400	3,138 00	3,223 50
3	Freeman's Nat'l Bank, Boston,	300	255 00	319 50
10	Howard Nat'l Bank, Boston, .	1,000	967 50	1,120 00
3	N'l Hide & Leather B'k, Boston,	300	322 50	361 50
2	Nat'l Webster Bank, Boston, .	200	200 00	214 25
5	South End N'l Bank, Boston, .	500	390 00	500 00
10	Third Nat'l Bank, Boston, .	1,000	897 50	995 62
		\$6,000	\$6,470 50	\$7,059 37

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$1,000	\$1,020 00	\$1,000 00
Concord & Montreal R.R. 4s, . . .	4,000	4,100 00	4,000 00
Fitchburg R.R. 5s,	5,000	5,310 00	5,000 00
Maine Central R.R. 4½s,	5,000	5,350 00	5,000 00
Upper Coos R.R. 4½s,	2,000	2,100 00	2,000 00
Boston & Maine R.R. 4½s,	3,000	3,315 00	3,000 00
	\$20,000	\$21,195 00	\$20,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$4,462 09	2 per cent.	\$14,200 00	5½ per cent.	\$47,911 60	6 per cent.
17,000 00	5 "				

Number of loans which are of an amount not exceeding \$3,000 each, 46
 Aggregate amount of the same, \$60,711 60
 Total number of loans upon real estate, 49
 Gross amount of interest or profits received or earned, as per books, during
 year ending Oct. 31, 1894, 5,610 13
 Times for the dividends fixed by the by-laws: third Wednesday in January
 and July.
 Rate and amount of each semi-annual dividend { 2 per cent., \$1,905 04 } 3,992 91
 during the year ending Oct. 31, 1894, . . . { 2 per cent., 2,087 87 }

Belmont Savings Bank — Concluded.

Number of accounts opened during the year ending Oct. 31, 1894,	84
Number of accounts closed during the year ending Oct. 31, 1894,	36
Total number of open accounts Oct. 31, 1894,	574
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	\$367 98
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	30,460 06
Number of same,	560
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	18,556 53
Number of same,	215
Date of examination by commissioner: January 12.	

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less,	450	\$7,354 98	To the credit —		
Exceeding \$50 and not more than \$100,	63	5,264 44	Of women, both adult and minor,	227	\$15,278 87
Exceeding \$100 and not more than \$200,	23	3,377 00	Of religious and charitable associations,	8	572 92
Exceeding \$200 and not more than \$500,	12	4,423 32	In trust,	22	3,212 12
Exceeding \$500 and less than \$1,000,	7	5,040 32			
Of \$1,000 or more,	5	5,000 00			
Totals,	560	\$30,460 06			

BENJAMIN FRANKLIN SAVINGS BANK — FRANKLIN.

Incorporated Feb. 1, 1871. Present number of corporators, 39.

DAVIS THAYER, Jr., *President.*

CHARLES W. STEWART, *Treasurer.*

CHARLES W. STEWART, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

DAVIS THAYER, Jr.,
JOSEPH G. RAY,
E. P. CHAPMAN,

JAMES M. FREEMAN,
A. H. MORSE,
C. J. MCKENZIE.

Open for business every business day, 9 A.M. to 12 M., 1 to 4 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$12,115 00	Deposits,	\$465,569 60
Bank stock as per schedule, .	45,566 77	Guaranty fund,	23,400 82
Loans on bank stock,	40,500 00	Interest account,	20,031 27
Railroad bonds as per schedule, .	42,450 00		
Real estate by foreclosure,	21,934 66		
Loans on real estate,	192,342 50		
Loans on personal security,	134,273 67		
Deposits in banks, on interest,	12,516 52		
Deposits in banks, not on interest,	2,794 65		
Expense account,	435 05		
Furniture,	968 68		
Cash on hand,	3,104 19		
	<hr/>		<hr/>
	\$509,001 69		\$509,001 69

Cash on Deposit in Banks, amount in each :—

Franklin National Bank, Franklin,	\$2,779 03
Traders' National Bank, Boston,	2,106 44
Maverick National Bank, Boston,	15 62
International Trust Company, Boston,	10,410 08*

Loans on Bank Stock, amount on each :—

On 200 shares Fourth National Bank, Boston,	\$20,000 00
On 150 shares Traders' National Bank, Boston,	10,000 00
On 160 shares Traders' National Bank, Boston,	10,000 00
On 40 shares Producers' National Bank, Woonsocket, R. I.,	500 00

* Not a legal depository for savings banks' funds. Deposit has been withdrawn.

Benjamin Franklin Savings Bank — Continued.*Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bath, Me., 6s, . . .	\$2,000	\$2,160 00	\$1,815 00*
of Cleveland, Ohio, 5s, . . .	10,000	10,250 00	10,300 00
	<u>\$12,000</u>	<u>\$12,410 00</u>	<u>\$12,115 00</u>

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
14	Columbian Nat'l B'k, Boston, .	\$1,400	\$1,452 50	\$1,845 00
5	Continental Nat'l B'k, Boston, .	500	575 00	620 00
27	N'l B'k of Commerce, Boston, .	2,700	3,105 00	3,456 00
70	Eliot National Bank, Boston, .	7,000	9,170 00	8,887 50
30	Hamilton Nat'l B'k, Boston, .	3,000	3,315 00	3,790 00
25	Howard Nat'l Bank, Boston, .	2,500	2,418 75	2,902 50
9	N'l Hide & Leather Bk, Boston, .	900	967 50	1,032 75
10	Market Nat'l Bank, Boston, .	1,000	850 00	1,100 00
15	N'l B'k of No. America, Boston, .	1,500	1,708 25	1,680 00
16	National Revere Bank, Boston, .	1,600	1,524 00	1,776 00
8	Shoe & Leather N'l Bk, Boston, .	800	722 00	1,137 00
31	Tremont Nat'l Bank, Boston, .	3,100	2,728 00	3,902 37
23	Washington Nat'l Bk, Boston, .	2,300	2,507 00	3,266 00
75	Franklin Nat'l Bank, Franklin, .	7,500	8,250 00	8,932 65
12	Wrentham N'l Bk, Wrentham, .	840	960 00	1,239 00
		<u>\$36,640</u>	<u>\$40,253 00</u>	<u>\$45,566 77</u>

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4½s, . . .	\$10,000	\$10,075 00	\$10,075 00
Maine Central R.R. 5s, . . .	10,000	10,487 50	10,775 00
Boston & Maine R.R. 4½s, . . .	10,000	11,050 00	10,900 00
Upper Coos R.R. 4½s, . . .	10,000	10,500 00	10,700 00
	<u>\$40,000</u>	<u>\$42,112 50</u>	<u>\$42,450 00</u>

Benjamin Franklin Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$12,516 52	2½ per cent.	\$93,850 00	5 per cent.	\$163,266 17	6 per cent.
107,500 00	4½ per cent.	2,500 00	5½ per cent.		

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$21,934 66
Assessed value of the same,	23,050 00
Net income received from same during year ending Oct. 31, 1894,	310 00
Number of loans which are of an amount not exceeding \$3,000 each,	270
Aggregate amount of the same,	176,816 17
Total number of loans upon real estate,	210
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	26,539 91
Times for the dividends fixed by the by-laws: first Monday in January and July.	
Rate and amount of each semi-annual dividend { 2 per cent., \$8,722 91 } during the year ending Oct. 31, 1894, . . . { 2 per cent., 8,816 82 }	17,539 73
Number of accounts opened during the year ending Oct. 31, 1894,	234
Number of accounts closed during the year ending Oct. 31, 1894,	211
Total number of open accounts Oct. 31, 1894,	1,978
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	1,885 06
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	87,033 03
Number of same,	1,430
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	98,145 09
Number of same,	1,282
Date of examination by commissioner: February 1.	

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less,	1,091	\$21,479 88	To the credit —		
Exceeding \$50 and not more than \$100,	188	15,339 07	Of women, both adult and minor,	607	\$35,908 64
Exceeding \$100 and not more than \$200,	73	11,421 52	Of guardians,	1	450 00
Exceeding \$200 and not more than \$500,	57	21,125 48	Of religious and chari-table associations,	36	4,222 21
Exceeding \$500 and less than \$1,000,	13	9,079 38	In trust,	77	5,068 21
Of \$1,000 or more,	8	8,587 70			
Totals,	1,430	\$87,033 03			

BERKSHIRE COUNTY SAVINGS BANK—PITTSFIELD.

Incorporated Feb. 2, 1846. Present number of corporators, 42.

JOSEPH TUCKER, *President.*

ROBERT W. ADAM, *Treasurer.*

WILLIAM L. ADAM, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

WILLIAM H. SLOAN,

CHARLES W. KELLOGG,

LEVI A. STEVENS.

ROBERT W. ADAM,

ALEXANDER KENNEDY,

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$741,000 00	Deposits,	\$3,119,248 92
Loan on public funds,	5,000 00	Guaranty fund, . .	120,000 00
Bank stock as per schedule, . .	187,000 00	Profit and loss ac-	
Loans on bank stock,	19,930 00	count,	19,987 45
Railroad bonds as per schednle,	256,000 00		
Loan on railroad stock,	450 00		
Real estate (for banking pur-			
poses),	63,447 72		
Loans on real estate,	1,678,787 00		
Loans on personal security, . .	192,100 00		
Loans to counties, cities or towns			
(notes),	55,250 00		
Deposits in banks, on interest, .	21,036 86		
Deposits in banks, not on interest,	35,212 88		
Expense account,	2,975 18		
Cash on hand,	1,046 73		
	\$3,259,236 87		\$3,259,236 87

Cash on Deposit in Banks, amount in each : —

Agricultural National Bank, Pittsfield,	\$12,306 54
Pittsfield National Bank, Pittsfield,	11,354 69
Third National Bank, Pittsfield,	11,551 65
National Revere Bank, Boston,	6,036 86
Springfield National Bank, Springfield,	10,000 00
Pynchon National Bank, Springfield,	5,000 00

Berkshire County Savings Bank — Continued.

Loan on Public Funds :—

On \$5,000 United States 4s, \$5,000 00

Loans on Bank Stock, amount on each :—

On 40 shares Housatonic National Bank, Stockbridge, \$1,800 00
 On 10 shares Pittsfield National Bank, Pittsfield, 800 00
 On 12 shares Pittsfield National Bank, Pittsfield, 1,200 00
 On 7 shares Lee National Bank, Lee, 580 00
 On 24 shares Pittsfield National Bank, Pittsfield, 2,400 00
 On 13 shares Pittsfield National Bank, Pittsfield, 1,300 00
 On 20 shares Third National Bank, Pittsfield, 2,000 00
 On 20 shares Pittsfield National Bank, Pittsfield, 700 00
 On 60 shares Third National Bank, Pittsfield, 6,000 00
 On 20 shares Pittsfield National Bank, Pittsfield, 2,000 00
 On 10 shares Third National Bank, Pittsfield, 1,000 00
 On 5 shares Berkshire National Bank, North Adams, 150 00

Loan on Railroad Stock :—

On 6 shares New York, New Haven & Hartford R.R., \$450 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Braintree, Mass., 4s,	\$22,000	\$22,880 00	\$22,000 00
of Marlborough, Mass., 4s,	75,000	78,000 00	75,000 00
of Southbridge, Mass., 4s,	30,000	30,150 00	30,000 00
of Spencer, Mass., 4s,	35,000	36,050 00	35,000 00
of West Hartford, Conn., 4s,	18,000	18,180 00	18,000 00
City of Bath, Me., 6s,	12,000	12,720 00	12,000 00*
of Boston, Mass., 4s,	42,000	45,780 00	42,000 00
of Columbus, Ohio, 4s,	50,000	50,000 00	50,000 00*
of Dayton, Ohio, 4s,	90,000	90,000 00	90,000 00*
of East Providence, R. I., 5s,	15,000	15,375 00	15,000 00
of Keene, N. H., 4s,	20,000	20,100 00	20,000 00
of Lowell, Mass., 4s,	50,000	50,750 00	50,000 00
of Lynn, Mass., 4s,	25,000	26,375 00	25,000 00
of Milwaukee, Wis., 7s,	5,000	5,150 00	5,000 00
of New Bedford, Mass., 4s,	25,000	25,500 00	25,000 00
of Newton, Mass., 4s,	30,000	31,500 00	30,000 00
of Pawtucket, R. I., 5s,	20,000	20,800 00	20,000 00
of Peoria, Ill., 4s,	15,000	15,000 00	15,000 00
of Peoria, Ill., 5s,	30,000	31,800 00	30,000 00
of Pittsfield, Mass., 4s,	45,000	46,350 00	45,000 00
of Springfield, Ohio, 6s,	25,000	26,750 00	25,000 00
of Taunton, Mass., 4s,	27,000	27,675 00	27,000 00
State of New Hampshire 6s,	10,000	11,000 00	10,000 00
City of Grand Rapids, Mich., 4½s,	25,000	27,000 00	25,000 00
	\$741,000	\$764,885 00	\$741,000 00

* Legal investments when made.

Berkshire County Savings Bank — Continued.*Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
45	Atlantic Nat'l Bank, Boston, .	\$4,500	\$5,523 00	\$4,500 00
109	Atlas Nat'l Bank, Boston, .	10,900	12,753 00	10,900 00
27	Blackstone N'l Bank, Boston, .	2,700	2,700 00	2,700 00
100	Boston Nat'l Bank, Boston, .	10,000	10,400 00	10,000 00
32	Howard Nat'l Bank, Boston, .	3,200	3,096 00	3,200 00
125	Merchants' N'l Bank, Boston, .	12,500	19,718 00	12,500 00
100	N'l B'k of the Republic, Boston, .	10,000	15,900 00	10,000 00
60	N'l B'k of Commerce, Boston, .	6,000	6,900 00	6,000 00
80	National Eagle Bank, Boston, .	8,000	6,660 00	8,000 00
25	N'l Hide & Leather B'k, Boston, .	2,500	2,687 00	2,500 00
120	National Revere Bank, Boston, .	12,000	11,400 00	12,000 00
53	Nat'l Webster Bank, Boston, .	5,300	5,154 00	5,300 00
105	New England N'l B'k, Boston, .	10,500	16,590 00	10,500 00
35	North Nat'l Bank, Boston, .	3,500	4,016 00	3,500 00
70	Second Nat'l Bank, Boston, .	7,000	12,950 00	7,000 00
20	Shawmut Nat'l Bank, Boston, .	2,000	2,320 00	2,000 00
57	First Nat'l Bank, Boston, .	5,700	13,566 00	5,700 00
100	National Bank of the Commonwealth, Boston, .	10,000	13,025 00	10,000 00
70	First Nat'l Bank, Chicopee, .	7,000	9,800 00	7,000 00
20	Hadley Falls N'l B'k, Holyoke, .	2,000	3,100 00	2,000 00
70	Lee National Bank, Lee, .	7,000	9,450 00	7,000 00
11	Adams N'l Bank, No. Adams, .	1,100	1,320 00	1,100 00
35	Agricultural N'l B'k, Pittsfield, .	3,500	8,750 00	3,500 00
101	Pittsfield N'l Bank, Pittsfield, .	10,100	13,130 00	10,100 00
10	Agawam N'l B'k, Springfield, .	1,000	1,000 00	1,000 00
50	Chapin N'l Bank, Springfield, .	5,000	7,500 00	5,000 00
100	Chicopee N'l B'k, Springfield, .	10,000	15,800 00	10,000 00
20	First Nat'l Bank, Springfield, .	2,000	2,400 00	2,000 00
25	John Hancock National Bank, Springfield, .	2,500	3,125 00	2,500 00
10	Housatonic National Bank, Stockbridge, .	1,000	1,600 00	1,000 00
50	Springfield N'l B'k, Springfield, .	5,000	6,250 00	5,000 00
35	Third Nat'l Bank, Pittsfield, .	3,500	7,000 00	3,500 00
		\$187,000	\$255,583 00	\$187,000 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, .	\$50,000	\$51,000 00	\$50,000 00
Boston, Revere Beach & Lynn R.R. 6s, .	11,000	11,550 00	11,000 00
Concord & Montreal R.R. 4s, .	25,000	25,500 00	25,000 00

Berkshire County Savings Bank — Continued.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Vermont & Massachusetts R R. 5s, .	\$25,000	\$27,000 00	\$25,000 00
Worcester, Nashua & Rochester R.R. 4s,	10,000	10,150 00	10,000 00
Boston & Maine R.R. 4½s,	75,000	82,500 00	75,000 00
Conn. & Passumpsic Rivers R.R. 4s,	35,000	36,050 00	35,000 00
Portland & Rumford Falls R.R. 5s, .	25,000	25,000 00	25,000 00
	\$256,000	\$268,750 00	\$256,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$6,036 86	2 per cent.	\$50,250 00	4 per cent.	\$1,792,867 00	5 per cent.
15,000 00	3 “	100,000 00	4½ “	3,400 00	6 “
5,000 00	3½ “				

Amount invested in real estate for banking purposes,	\$63,447 72
Estimated value of the same,	63,447 72
Assessed value of the same,	40,000 00
Number of loans which are of an amonnt not exceeding \$3,000 each, 631	
Aggregate amount of the same,	777,887 00
Total number of loans upon real estate,	703
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	154,119 96
Times for the dividends fixed by the by-laws: January 1 and July 1.	
Rate and amount of each semi-annual dividend { 2 per cent., \$59,598 54 } during the year ending Oct. 31, 1894, . . . { 2 per cent , 58,909 42 }	118,507 96
Number of accounts opened during the year ending Oct. 31, 1894, 1,325	
Number of accounts closed during the year ending Oct. 31, 1894, . 1,416	
Total number of open accounts Oct. 31, 1894,	10,027
Total expenses of the corporation for the year ending Oct. 31, 1894 (ex- clusive of taxes),	9,639 30
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	516,800 83
Number of same,	7,597
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	619,261 02
Number of same,	8,105
Date of examination by commissioner: May 29.	

Berkshire County Savings Bank — Concluded.*Classification of Deposits received during the Year ending Oct. 31, 1894.*

	Num- ber.	Amount.		Num- ber.	Amount.
Of \$50 and less, . . .	6,554	\$111,923 02	To the credit —		
Exceeding \$50 and not more than \$100, . . .	1,113	91,565 30	Of women, both adult and minor, . . .	3,984	\$259,087 89
Exceeding \$100 and not more than \$200, . . .	445	71,240 29	Of guardians, . . .	17	4,484 77
Exceeding \$200 and not more than \$500, . . .	830	115,406 29	Of religious and chari- table associations, .	102	13,166 94
Exceeding \$500 and less than \$1,000, . . .	103	72,436 23	In trust,	60	8,120 09
Of \$1,000 or more, . .	52	54,229 70			
Totals,	7,597	\$516,800 83			

BEVERLY SAVINGS BANK—BEVERLY.

Incorporated Feb. 23, 1867. Present number of corporators, 62.

ROBERT R. ENDICOTT, *President.* CHAS. H. KILHAM, *Treasurer.*
CHAS. H. KILHAM, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

ROBERT R. ENDICOTT, AUGUSTUS N. CLARK,
SAMUEL J. FOSTER, GEORGE BUTMAN.

Open for business every business day, 8.30 A.M. to 1.30 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$35,000 00	Deposits,	\$1,747,282 35
Bank stock as per schedule, .	211,510 00	Guaranty fund, .	50,298 52
Loans on bank stock,	23,500 00	Interest account, .	3,493 21
Railroad bonds as per schedule,	108,000 00	Profit and loss ac-	
Loans on railroad bonds, . . .	65,000 00	count,	4,413 86
Loan on railroad stock, . . .	35,000 00		
Real estate (for banking pur-			
poses),	20,000 00		
Real estate by foreclosure, .	6,276 40		
Loans on real estate,	652,734 89		
Loans on personal security, .	597,321 67		
Loans to counties, cities or towns			
(notes),	700 00		
Loans on depositors' books, .	1,025 00		
Deposit in bank, not on interest,	47,060 25		
Expense account,	141 89		
Cash on hand,	2,217 84		
	\$1,805,487 94		\$1,805,487 94

Cash on Deposit in Bank : —
Beverly National Bank, Beverly, \$47,060 25

Loans on Bank Stock, amount on each : —
On 15 shares Beverly National Bank, Beverly, } \$2,000 00
On 10 shares Gloucester Safe Deposit and Trust Company, Gloucester, . }
On 25 shares Beverly National Bank, Beverly, 2,500 00
On 21 shares Beverly National Bank, Beverly, 2,000 00
On 24 shares First National Bank, Salem, 2,000 00
On 270 shares Traders' National Bank, Boston, 15,000 00

Loans on Railroad Bonds, amount on each : —
On \$26,000 Boston & Maine R.R. 4s, \$25,000 00
On \$48,000 Providence & Springfield R.R. 5s, 40,000 00

Loan on Railroad Stock : —
On 323 shares Boston & Maine R.R., \$35,000 00

Beverly Savings Bank — Continued.*Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Beverly, Mass., 4s, . . .	\$35,000	\$36,400 00	\$35,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
200	Beverly Nat'l Bank, Beverly,	\$20,000	\$28,000 00	\$20,000 00
100	Atlas National Bank, Boston,	10,000	11,700 00	10,000 00
66	Blackstone N'l Bank, Boston,	6,600	6,600 00	6,600 00
100	National City Bank, Boston, .	10,000	8,200 00	10,000 00
58	Continental N'l Bank, Boston,	5,800	6,670 00	5,800 00
75	National Eagle Bank, Boston,	7,500	6,000 00	7,500 00
80	Nat'l Exchange Bank, Boston,	8,000	8,802 50	8,000 00
75	Freeman's Nat'l Bank, Boston,	7,500	6,750 00	7,500 00
20	Globe National Bank, Boston,	2,000	1,760 00	2,000 00
57	Hamilton Nat'l Bank, Boston,	5,700	6,298 50	5,700 00
73	N'l Hide & Leather B'k, Boston,	7,300	7,847 50	7,300 00
80	Howard Nat'l Bank, Boston, .	8,000	7,740 00	8,000 00
100	Massachusetts N'l B'k, Boston,	10,000	9,500 00	10,000 00
20	Merchants' Nat'l Bank, Boston,	2,000	3,155 00	2,000 00
20	New England N'l B'k, Boston,	2,000	3,120 00	2,000 00
50	North National Bank, Boston,	5,000	5,800 00	5,000 00
50	N'l B'k of Redemption, Boston,	5,000	6,125 00	5,000 00
61	N'l B'k of the Republic, Boston,	6,100	9,699 00	6,100 00
50	Nat'l Revere Bank, Boston, .	5,000	4,750 00	5,000 00
50	Shawmut Nat'l Bank, Boston, .	5,000	5,762 50	5,000 00
50	Shoe & Leather N'l B'k, Boston,	5,000	4,500 00	5,000 00
100	Suffolk National Bank, Boston,	10,000	10,000 00	10,000 00
50	Tremont Nat'l Bank, Boston, .	5,000	4,400 00	5,000 00
33	Nat'l Webster Bank, Boston, .	3,300	3,300 00	3,300 00
60	Winthrop Nat'l Bank, Boston,	6,000	6,990 00	6,000 00
50	First National Bank, Lynn, .	5,000	6,750 00	5,000 00
18	N'l Grand Bank, Marblehead,	1,800	2,124 00	1,800 00
177	Asiatic National Bank, Salem,	5,310	5,310 00	5,310 00
87	Nat'l Exchange Bank, Salem,	8,700	8,265 00	8,700 00
71	First National Bank, Salem, .	7,100	6,745 00	7,100 00
67	Mercantile Nat'l Bank, Salem,	6,700	7,236 00	6,700 00
28	Merchants' Nat'l Bank, Salem,	1,400	1,680 00	1,400 00
60	Naumkeag Nat'l Bank, Salem,	6,000	7,200 00	6,000 00
67	Salem National Bank, Salem,	6,700	8,040 00	6,700 00
		\$211,510	\$231,820 00	\$211,510 00

Beverly Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$10,000	\$10,175 00	\$10,000 00
Boston & Lowell R.R. 5s, . . .	11,000	11,550 00	11,000 00
Eastern R.R. 6s,	2,000	2,440 00	2,000 00
Fitchburg R.R. 4½s,	80,000	80,900 00	80,000 00
Fitchburg R.R. 5s,	20,000	20,850 00	20,000 00
Dexter & Piscataquis R.R. 4s, . . .	10,000	10,000 00	10,000 00
Upper Coos R.R. 4½s,	25,000	26,250 00	25,000 00
	\$108,000	\$112,165 00	\$108,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$246 67	0 per cent.	\$90,000 00	4½ per cent.	\$198,493 42	5 per cent.
220,000 00	4 “	30,000 00	4½ “	104,088 47	5½ “
170,000 00	4½ “	10,000 00	4½ “	477,453 00	6 “
75,000 00	4½ “				

Amount invested in real estate for banking purposes,	\$20,000 00
Estimated value of the same,	25,000 00
Assessed value of the same,	26,625 00
Net income received from same during year ending Oct. 31, 1894, . . .	382 33
Value, by books, of other real estate held or owned by foreclosure or otherwise,	6,276 40
Assessed value of the same,	4,875 00
Net income received from same during year ending Oct. 31, 1894, . . .	272 97
Number of loans which are of an amount not exceeding \$3,000 each, 503	
Aggregate amount of the same,	474,666 14
Total number of loans upon real estate,	516
Amount of investments from which no income is received,	246 67
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	87,909 84
Times for the dividends fixed by the by-laws: fourth Wednesday in April and October.	
Rate and amount of each semi-annual dividend { 2 per cent., \$31,414 79 } during the year ending Oct. 31, 1894, . . . { 2 per cent., 32,988 58 }	64,403 37
Number of accounts opened during the year ending Oct. 31, 1894, . . .	971
Number of accounts closed during the year ending Oct. 31, 1894, . . .	529
Total number of open accounts Oct. 31, 1894,	5,378
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	3,685 03

Beverly Savings Bank — Concluded.

Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	\$365,885 62
Number of same,	4,307
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	293,343 44
Number of same,	4,395
Date of examination by commissioner: March 22.	

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less,	3,065	\$64,185 75	To the credit —		
Exceeding \$50 and not more than \$100,	509	47,063 16	Of women, both adult and minor,	1,785	\$155,104 67
Exceeding \$100 and not more than \$200,	281	45,695 36	Of guardians,	255	9,236 49
Exceeding \$200 and not more than \$500,	248	87,716 14	Of religious and charitable associations,	178	19,003 14
Exceeding \$500 and less than \$1,000,	77	53,462 29	In trust,	99	18,663 34
Of \$1,000 or more,	67	67,772 92			
Totals,	4,307	\$365,885 62			

BOSTON FIVE CENTS SAVINGS BANK — BOSTON.

Incorporated April 7, 1854. Present number of corporators, 66.

ALONZO H. EVANS, *President.* CURTIS C. NICHOLS, *Treasurer.*
EDWARD EDMUNDS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

ALONZO H. EVANS, EUSTACE C. FITZ,
WILLIAM O. GROVER, SAMUEL A. CARLETON,
LEANDER BEAL, A. H. DAVENPORT,
WM. R. DUPEE.

Open for business every business day, 9 A.M. to 2 P.M.; also Saturdays, 3 to 5 P.M.
and 6 to 8 P.M. for deposits only.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$3,297,151 50	Deposits,	\$20,668,077 64
Loans on public funds, . .	220,600 00	Guaranty fund, . .	1,026,214 65
Bank stock as per schedule, .	673,300 00	Interest account, . .	33,255 16
Loans on bank stock, . . .	41,100 00	Profit and loss ac-	
Railroad bonds as per schedule,	899,685 00	count,	508,308 81
Loan on railroad bonds, . .	1,500 00	Suspense account, . .	514 73
Loans on railroad stock, . .	87,000 00	Real estate rents and	
Real estate (for banking pur-		income,	898 15
poses),	195,000 00		
Loans on real estate,	9,961,400 33		
Loans on personal security, .	5,334,500 00		
Loans to counties, cities or towns			
(notes),	106,100 00		
Deposits in banks, on interest, .	1,357,513 69		
Expense account,	662 04		
Cash on hand,	61,756 58		
	\$22,237,269 14		\$22,237,269 14

Cash on Deposit in Banks, amount in each : —

Pocasset National Bank, Fall River,	\$50,000 00
Massasoit National Bank, Fall River,	50,000 00
National Bank of the Commonwealth, Boston,	196,062 70
Winthrop National Bank, Boston,	103,087 08
Second National Bank, Boston,	262,703 61
National Security Bank, Boston,	167,240 53*

* This amount has been reduced within the legal limit.

Boston Five Cents Savings Bank — Continued.

North National Bank, Boston,	\$153,497 80
Blackstone National Bank, Boston,	253,242 55
Lincoln National Bank, Boston,	42,403 98
Mechanics' National Bank, Boston,	4,275 44
Pyncheon National Bank, Springfield,	40,000 00
First National Bank, Adams,	10,000 00
City National Bank, Holyoke,	25,000 00

Loans on Public Funds, amount on each :—

On \$2,000 United States 4s,	\$2,000 00
On \$2,000 City of Boston, Mass., 5s,	1,600 00
On \$2,000 Town of Winthrop, Mass., 5s,	3,000 00
On \$1,000 Town of Saugus, Mass., 4s,	
On \$15,000 City of Dover, N. H., 4s,	14,000 00
On \$23,500 City of Milwaukee, Wis., 5s,	100,000 00*
On \$50,000 United States 5s,	
On \$8,000 City of Manchester, N. H., 4s,	
On \$3,000 City of Marlborough, Mass., 4s,	
On \$2,000 City of Lawrence, Mass., 4s,	
On \$7,500 City of Waterbury, Ct., 4s,	
On \$3,000 City of Detroit, Mich., 4s.,	100,000 00
On \$2,000 Town of Beverly, Mass., 4s,	
On \$6,000 City of New Bedford, Mass., 4s,	
On \$4,000 City of Nashua, N. H., 4s,	
On \$6,000 City of Meriden, Ct., 3½s,	
On \$22,000 City of Holyoke, Mass., 4s,	
On \$20,000 City of Saginaw, Mich., 5s,	
On \$8,000 City of Boothbay, Me., 4s,	
On \$21,000 City of Laconia, N. H., 4s,	
On \$3,000 City of Bridgeport, Ct., 3½s,	100,000 00
On \$2,000 City of Stamford, Ct., 4s,	
On \$2,000 City of Fitchburg, Mass., 4s,	
On \$10,000 County of Middlesex, Mass., 4s,	

Loans on Bank Stock, amount on each :—

On 25 shares First National Bank, South Weymouth,	\$2,200 00
On 62 shares National Security Bank, Boston,	6,200 00
On 120 shares Freeman's National Bank, Boston,	8,700 00
On 80 shares Freeman's National Bank, Boston,	6,000 00
On 200 shares National City Bank, Boston,	13,000 00
On 50 shares Home National Bank, Brockton,	5,000 00

Loan on Railroad Bonds :—

On \$1,500 Maine Central R.R. 7s,	\$1,500 00
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Loans on Railroad Stock, amount on each :—

On 750 shares Boston & Maine R.R.,	\$75,000 00
On 100 shares Boston & Maine R.R.,	10,000 00
On 20 shares Boston & Maine R.R.,	2,000 00

* This loan, in excess of the legal limit, has been reduced.

Boston Five Cents Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Beverly, Mass, 4s, .	\$21,000 00	\$21,630 00	\$21,000 00
of Brookline, Mass., 5s, .	50,000 00	50,750 00	50,000 00
of Danvers, Mass., 5s, .	63,000 00	67,410 00	63,000 00
of No. Attleboro', Mass., 4s,	72,000 00	73,800 00	72,000 00
of No. Easton, Mass., 4s,	47,000 00	47,470 00	47,000 00
of Spencer, Mass, 4s, .	5,000 00	5,000 00	5,000 00
City of Biddeford, Me., 4s, .	50,000 00	50,500 00	50,000 00
of Boston, Mass, 3½s, .	624,000 00	624,000 00	624,000 00
of Boston, Mass., 4s, .	240,000 00	242,400 00	240,000 00
of Boston, Mass., 5s, .	206,151 50	213,961 43	206,151 50
of Cleveland, Ohio, 4½s, .	239,000 00	241,390 00	239,000 00
of Cleveland, Ohio, 5s, .	200,000 00	206,000 00	200,000 00
of Cleveland, Ohio, 6s, .	24,000 00	24,120 00	24,000 00
of Chelsea, Mass., 4s, .	109,000 00	110,090 00	109,000 00
of Chicago, Ill, 7s, .	5,000 00	5,450 00	5,000 00*
of Chicopee, Mass., 4s, .	22,000 00	22,000 00	22,000 00
of Columbus, Ohio, 4s, .	70,000 00	70,200 00	70,000 00*
of Dayton, Ohio, 6s, .	10,000 00	10,100 00	10,000 00*
of Detroit, Mich., 7s, .	21,000 00	23,730 00	21,000 00
of East Saginaw, Mich., 5s,	8,000 00	8,160 00	8,000 00
of Fort Wayne, Ind., 6s, .	10,000 00	10,200 00	10,000 00
of Indianapolis, Ind., 4s, .	248,000 00	252,960 00	248,000 00
of Keene, N. H., 4s, .	93,000 00	94,860 00	93,000 00
of Lynn, Mass., 4s, .	91,000 00	91,110 00	91,000 00
of Malden, Mass., 4s, .	10,000 00	10,100 00	10,000 00
of Milwaukee, Wis., 4s, .	71,000 00	72,420 00	71,000 00
of Milwaukee, Wis., 5s, .	251,000 00	263,550 00	251,000 00
of Norwich, Ct., 4s, .	60,000 00	61,500 00	60,000 00
of Salem, Mass., 5s, .	100,000 00	107,000 00	100,000 00
of Somerville, Mass., 5s, .	78,000 00	78,300 00	78,000 00
County of Carroll, N. H., 4s, .	25,000 00	25,500 00	25,000 00
Commonwealth of Mass. 3s, .	80,000 00	80,000 00	80,000 00
District of Columbia 5s, .	65,000 00	66,950 00	65,000 00
City of So. Norwalk, Ct., 4s, .	29,000 00	29,290 00	29,000 00
	\$3,297,151 50	\$3,362,701 43	\$3,297,151 50

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
250	Atlas National Bank, Boston, .	\$25,000	\$28,750 00	\$25,000 00
274	Blackstone N'l Bank, Boston, .	27,400	26,030 00	27,400 00
150	Boston Nat'l Bank, Boston, .	15,000	14,850 00	15,000 00
130	Boylston Nat'l Bank, Boston, .	13,000	16,510 00	13,000 00
202	National City Bank, Boston, .	20,200	16,362 00	20,200 00

Boston Five Cents Savings Bank — Continued.*Detailed Statement of Bank Stocks — Concluded.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
168	N'l B'k of Commerce, Boston,	\$16,800	\$18,480 00	\$16,800 00
100	Continental N'l Bank, Boston,	10,000	11,600 00	10,000 00
280	National Bank of the Commonwealth, Boston, . . .	28,000	34,160 00	28,000 00
330	Columbian N'l Bank, Boston, .	33,000	33,330 00	33,000 00
100	National Eagle Bank, Boston,	10,000	8,000 00	10,000 00
101	National Exchange B'k, Boston,	10,100	12,322 00	10,100 00
250	First National Bank, Boston, .	25,000	58,000 00	25,000 00
100	Hamilton Nat'l Bank, Boston,	10,000	11,000 00	10,000 00
325	N'l Hide & Leather B'k, Boston,	32,500	35,100 00	32,500 00
223	Howard Nat'l Bank, Boston, .	22,300	21,854 00	22,300 00
47	Merchants' Nat'l Bank, Boston,	4,700	7,144 00	4,700 00
297	North National Bank, Boston,	29,700	31,155 00	29,700 00
225	National Revere Bank, Boston,	22,500	21,150 00	22,500 00
150	N'l B'k of the Republic, Boston,	15,000	21,750 00	15,000 00
108	N'l B'k of Redemption, Boston,	10,800	13,176 00	10,800 00
200	Nat'l Rockland Bank, Boston, .	20,000	28,400 00	20,000 00
50	Nat'l Union Bank, Boston, .	5,000	6,350 00	5,000 00
160	Shawmut Nat'l Bank, Boston, .	16,000	18,400 00	16,000 00
161	State National Bank, Boston, .	16,100	17,871 00	16,100 00
515	Second National Bank, Boston,	51,500	91,670 00	51,500 00
225	Suffolk National Bank, Boston,	22,500	21,375 00	22,500 00
71	Third National Bank, Boston, .	7,100	6,177 00	7,100 00
395	Tremont Nat'l Bank, Boston, .	39,500	33,970 00	39,500 00
150	Washington N'l B'k, Boston, .	15,000	15,300 00	15,000 00
96	Nat'l Webster Bank, Boston, .	9,600	8,832 00	9,600 00
300	Winthrop Nat'l Bank, Boston,	30,000	34,800 00	30,000 00
50	First N'l Bank, Marlborough, .	5,000	5,000 00	5,000 00
100	Third Nat'l Bank, Springfield,	10,000	17,800 00	10,000 00
100	Freeman's Nat'l Bank, Boston,	10,000	9,200 00	10,000 00
350	Globe National Bank, Boston,	35,000	30,450 00	35,000 00
		\$673,300	\$789,318 00	\$673,300 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 5s, .	\$300,000	\$315,000 00	\$300,000 00
Boston, Clinton & Fitchburg R.R. 5s,	6,000	6,180 00	6,000 00
Eastern R.R. 6s,	69,685	83,622 00	69,685 00
Boston & Maine R.R. 4s, . . .	300,000	300,000 00	300,000 00
Boston & Maine R.R. 4½s, . .	50,000	53,000 00	50,000 00
Manchester & Lawrence R.R. 4s, .	174,000	176,670 00	174,000 00
	\$899,685	\$934,412 00	\$899,685 00

Boston Five Cents Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$1,182,513 69	2 per cent.	\$15,000 00	4 ³ / ₈ per cent.	\$2,500 00	5 ³ / ₈ per cent.
133,000 00	3 "	1,780,000 00	4 ¹ / ₂ "	719,525 00	5 ¹ / ₂ "
40,000 00	3 ¹ / ₂ "	105,000 00	4 ¹ / ₂ "	43,300 00	5 ¹ / ₂ "
615,000 00	3 ¹ / ₂ "	2,194,800 00	4 ¹ / ₂ "	242,034 50	6 "
250,000 00	3 ¹ / ₂ "	564,500 00	4 ¹ / ₂ "	34,000 00	6 ¹ / ₂ "
15,900 00	3 ¹ / ₂ "	2,778,791 29	5 "	12,150 00	6 ¹ / ₂ "
5,163,750 00	4 "	6,000 00	5 ¹ / ₂ "	9,649 54	7 "
780,000 00	4 ¹ / ₂ "	422,300 00	5 ¹ / ₂ "		

Amount invested in real estate for banking purposes,	\$195,000 00
Estimated value of the same,	225,000 00
Assessed value of the same,	293,500 00
Number of loans which are of an amount not exceeding \$3,000 each,	495
Aggregate amount of the same,	916,981 00
Total number of loans upon real estate,	923
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	1,007,747 41
Times for the dividends fixed by the by-laws: second Wednesday in April and October.	
Rate and amount of each semi-annual dividend { 2 per cent., \$363,804 81 } during the year ending Oct. 31, 1894, { 2 per cent., 375,354 44 }	739,159 25
Number of accounts opened during the year ending Oct. 31, 1894,	13,849
Number of accounts closed during the year ending Oct. 31, 1894,	10,123
Total number of open accounts Oct. 31, 1894,	137,294
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	62,230 21
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	5,337,268 66
Number of same,	109,720
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	5,013,421 90
Number of same,	94,178
Date of examination by commissioner: December 13.	

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less,	90,047	\$1,443,365 76	To the credit —		
Exceeding \$50 and not more than \$100,	10,523	848,604 21	Of women, both adult and minor,	36,701	\$2,040,682 32
Exceeding \$100 and not more than \$200,	4,484	694,739 66	Of guardians,	88	6,382 19
Exceeding \$200 and not more than \$500,	3,171	1,107,939 83	Of religious and chari- table associations,	381	30,792 76
Exceeding \$500 and less than \$1,000,	890	685,832 98	In trust,	3,496	263,605 08
Of \$1,000 or more,	605	606,786 72			
Totals,	109,720	\$5,337,268 66			

BOSTON PENNY SAVINGS BANK—BOSTON.

Incorporated April 6, 1864. Present number of corporators, 95.

GEO. W. POPE, *President.* HENRY R. REYNOLDS, *Treasurer.*
HENRY R. REYNOLDS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

GEO. W. POPE, JOHN GOLDTHWAIT,
JOHN SWEETSER, JOHN A. PRAY,
WILLIAM A. RUST, THOMAS N. HART,
DEXTER N. RICHARDS.

Open for business every business day, 9 A.M. to 3 P.M. ; and Saturdays, 5 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$54,312 50	Deposits,	\$1,571,468 70
Bank stock as per schedule, .	80,764 50	Guaranty fund,	50,000 00
Loans on bank stock,	5,500 00	Interest account,	20,700 02
Railroad bonds as per schedule, .	50,000 00		
Real estate (for banking purposes),	115,000 00		
Loans on real estate,	903,820 10		
Loans on personal security,	352,088 93		
Deposit in bank, on interest,	58,546 66		
Expense account,	590 93		
Cash on hand,	21,545 10		
	\$1,642,168 72		\$1,642,168 72

Cash on Deposit in Bank : —
Mount Vernon National Bank, Boston, \$58,546 66

Loans on Bank Stock, amount on each : —
On 5 shares Mechanics' National Bank, Boston, \$500 00
On 58 shares Fourth National Bank, Boston, 5,000 00

Boston Penny Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Malden, Mass., 4s, . .	\$50,000	\$54,375 00	\$54,312 50

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
42	Atlantic Nat'l Bank, Boston, .	\$4,200	\$5,155 50	\$6,384 00
50	Atlas National Bank, Boston, .	5,000	5,850 00	6,300 00
50	Boston National Bank, Boston,	5,000	5,200 00	6,050 00
37	N'l B'k of Commerce, Boston,	3,700	4,255 00	4,662 00
150	Everett National Bank, Boston,	15,000	12,487 50	15,000 00
100	N'l Hide & Leather B'k, Boston,	10,000	10,750 00	11,550 00
50	Howard Nat'l Bank, Boston, .	5,000	4,837 50	6,250 00
50	Manufacturers' N'l B'k, Boston,	5,000	5,000 00	5,325 00
25	Merchants' N'l Bank, Boston, .	2,500	3,943 75	3,600 00
50	N'l B'k of No. America, Boston,	5,000	5,750 00	5,525 00
11	State National Bank, Boston, .	1,100	1,276 00	1,402 50
41	Tremont Nat'l Bank, Boston, .	4,100	3,608 00	5,084 00
32	Nat'l Webster Bank, Boston, .	3,200	3,200 00	3,632 00
		\$68,800	\$71,313 25	\$80,764 50

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Concord & Montreal R.R. 4s, . .	\$50,000	\$51,500 00	\$50,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$58,546 66	2½ per cent.	\$165,900 00	4½ per cent.	\$37,988 93	6 per cent.
150,000 00	4 "	732,420 10	5 "	3,000 00	7 "
103,000 00	4½ "	69,100 00	5½ "		

Boston Penny Savings Bank — Concluded.

Amount invested in real estate for banking purposes,	\$115,000 00
Estimated value of the same,	100,000 00
Assessed value of the same,	82,000 00
Net income received from same during year ending Oct. 31, 1894,	4,330 65
Number of loans which are of an amount not exceeding \$3,000 each,	67
Aggregate amount of the same,	113,820 10
Total number of loans upon real estate,	169
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	72,586 45
Times for the dividends fixed by the by-laws: second Wednesday in April and October.	
Rate and amount of each semi-annual dividend { 2 per cent., \$28,616 64 } during the year ending Oct. 31, 1894, . . . { 2 per cent., 29,129 00 }	57,745 64
Number of accounts opened during the year ending Oct. 31, 1894,	1,242
Number of accounts closed during the year ending Oct. 31, 1894,	1,146
Total number of open accounts Oct. 31, 1894,	7,305
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	5,760 10
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	376,578 25
Number of same,	8,469
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	359,862 17
Number of same,	6,790
Date of examination by commissioner: March 9.	

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less,	7,123	\$97,245 70	To the credit —		
Exceeding \$50 and not more than \$100,	695	56,478 11	Of women, both adult and minor,	2,931	\$153,427 99
Exceeding \$100 and not more than \$200,	301	47,542 64	Of guardians,	3	909 57
Exceeding \$200 and not more than \$500,	235	81,652 74	Of religious and chari-table associations,	58	3,985 10
Exceeding \$500 and less than 1,000,	78	56,500 84	In trust,	1,434	67,922 46
Of \$1,000 or more,	37	37,158 72			
Totals,	8,469	\$376,578 25			

BRAINTREE SAVINGS BANK — SOUTH BRAINTREE.

Incorporated March 21, 1870. Present number of corporators, 44.

BENJAMIN F. DYER, *President.* C. H. HOBART, *Treasurer.*
C. H. HOBART, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

BENJAMIN F. DYER, N. H. HUNT,
P. D. HOLBROOK.

Open for business every business day, 8 A.M. to 6 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$19,000 00	Deposits, . . .	\$216,446 71
Bank stock as per schedule, .	31,600 00	Guaranty fund, .	5,916 43
Railroad bonds as per schedule, .	55,000 00	Interest account, .	8,926 53
Real estate by foreclosure, .	4,857 24		
Loans on real estate, . . .	111,118 00		
Loans on personal security, .	350 00		
Deposit in bank, on interest, .	7,397 63		
Expense account, . . .	46 53		
Premium account, . . .	393 75		
Cash on hand, . . .	1,526 52		
	\$231,289 67		\$231,289 67

Cash on Deposit in Bank : —
Shawmut National Bank, Boston, \$7,397 63

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of New Bedford, Mass., 5s, .	\$3,000	\$3,180 00	\$3,000 00
of Worcester, Mass., 4½s, .	2,000	2,160 00	2,000 00
Town of Braintree, Mass., 4s, .	5,000	5,100 00	5,000 00
of Brookline, Mass., 5s, .	3,000	3,165 00	3,000 00
of Chatham, Mass., 4½s, .	1,000	1,030 00	1,000 00
County of Aroostook, Me., 4½s, .	5,000	5,300 00	5,000 00
	\$19,000	\$19,935 00	\$19,000 00

Braintree Savings Bank — Continued.*Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
7	Merchants' N'l Bank, Boston,	\$700	\$1,106 00	\$700 00
20	Manufacturers' N'l B'k, Boston,	2,000	2,000 00	2,000 00
15	State National Bank, Boston, .	1,500	1,740 00	1,500 00
20	Blackstone N'l Bank, Boston,	2,000	2,000 00	2,000 00
10	N'l B'k of No. America, Boston,	1,000	1,150 00	1,000 00
10	N'l Hide & Leather B'k, Boston,	1,000	1,075 00	1,000 00
8	Winthrop N'l Bank, Boston, .	800	928 00	800 00
18	Freeman's N'l Bank, Boston, .	1,800	1,710 00	1,800 00
25	Shoe & Leather N'l B'k, Boston,	2,500	2,250 00	2,500 00
28	Mt. Vernon N'l Bank, Boston,	2,800	3,220 00	2,800 00
45	Shawmut Nat'l Bank, Boston,	4,500	5,220 00	4,500 00
34	Tremont Nat'l Bank, Boston,	3,400	2,992 00	3,400 00
5	Globe National Bank, Boston,	500	450 00	500 00
8	Nat'l Exchange Bank, Boston,	800	1,008 00	800 00
25	Brockton N'l Bank, Brockton,	2,500	2,875 00	2,500 00
22	Union N'l Bank, Weymouth,	2,200	2,244 00	2,200 00
16	Union Market National Bank, Watertown,	1,600	2,000 00	1,600 00
		\$31,600	\$33,968 00	\$31,600 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4s, . . .	\$5,000	\$5,050 00	\$5,000 00
Fitchburg R.R. 4½s,	2,000	2,000 00	2,000 00
Fitchburg R.R. 5s,	3,000	3,125 00	3,000 00
Maine Central R.R. 4½s, . . .	3,000	3,150 00	3,000 00
Newport & Richford R.R. 5s, .	5,000	5,275 00	5,000 00*
N. Y. & N. E. R.R. (terminal) 4s, .	5,000	5,000 00	5,000 00
Old Colony R.R. 4s,	10,000	10,500 00	10,000 00
Portland & Ogdensburg R.R. 6s, .	5,000	5,500 00	5,000 00
Upper Coos R.R. 4½s,	5,000	5,400 00	5,000 00
Vermont & Massachusetts R.R. 5s, .	5,000	5,375 00	5,000 00
Worcester, Nashua & Rochester R.R. 4s,	5,000	5,050 00	5,000 00
Maine Central R.R. 4s,	2,000	2,000 00	2,000 00
	\$55,000	\$57,425 00	\$55,000 00

* A legal investment when made.

Braintree Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$7,397 63	2½ per cent.	\$3,200 00	5½ per cent.	\$1,400 00	7 per cent.
32,000 00	5 “	74,868 00	6 “		

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$4,857 24
Assessed value of the same,	5,400 00
Number of loans which are of an amount not exceeding \$3,000 each, 106	
Aggregate amount of the same,	100,268 00
Total number of loans upon real estate,	105
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	10,940 54
Times for the dividends fixed by the by-laws: January 1 and July 1.	
Rate and amount of each semi-annual dividend { 2 per cent., \$3,862 53 } during the year ending Oct. 11, 1894, { 2 per cent., 3,831 20 }	7,693 73
Number of accounts opened during the year ending Oct. 31, 1894,	117
Number of accounts closed during the year ending Oct. 31, 1894,	95
Total number of open accounts Oct. 31, 1894,	758
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	757 87
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	58,319 20
Number of same,	724
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	53,410 75
Number of same,	706
Date of examination by commissioner: March 16.	

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less,	531	\$9,549 13	To the credit —		
Exceeding \$50 and not more than \$100,	73	6,294 55	Of women, both adult and minor,	274	\$26,026 05
Exceeding \$100 and not more than \$200,	55	8,573 46	Of religious and chari-table associations,	8	484 00
Exceeding \$200 and not more than \$500,	43	15,296 50	In trust,	36	5,762 66
Exceeding \$500 and less than \$1,000,	14	10,605 56			
Of \$1,000 or more,	8	8,000 00			
Totals,	724	\$58,319 20			

BRIDGEWATER SAVINGS BANK—BRIDGEWATER.

Incorporated March 19, 1872. Present number of corporators, 23.

SPENCER LEONARD, *President.*

SAMUEL P. GATES, *Treasurer.*

GEORGE M. HOOPER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

LAFAYETTE KEITH,

JAMES C. LEACH,

CHARLES K. PRATT,

SAMUEL P. GATES,

HOSHA KINGMAN.

Open for business every business day, 7.30 A.M. to 12.30 P.M.; 1.30 to 6 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$56,000 00	Deposits,	\$494,720 73
Loan on public funds,	2,760 00	Guaranty fund, . .	23,100 00
Bank stock as per schedule, .	59,077 75	Interest account, .	3,596 04
Loan on bank stock,	700 00	Profit and loss ac-	
Railroad bonds as per schedule,	67,000 00	count,	963 77
Loan on railroad stock,	250 00	Suspense account, .	56 00
Real estate (for banking pur-			
poses),	5,450 00		
Loans on real estate,	227,087 00		
Loans on personal security, . .	103,110 17		
Loans on depositors' books, . .	150 00		
Deposit in bank, not on interest,	784 82		
Cash on hand,	56 80		
	\$522,426 54		\$522,426 54

Cash on Deposit in Bank :—

First National Bank, Boston,

\$784 82

Loan on Public Funds :—

On \$3,000 City of Chicago, Ill., 7s,

\$2,760 00*

Loan on Bank Stock :—

On 8 shares Plymouth National Bank, Plymouth,

\$700 00

Loan on Railroad Stock :—

On 2 shares Old Colony R.R.,

\$250 00

* A legal loan when made.

Bridgewater Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 5s, . . .	\$5,000	\$5,800 00	\$5,000 00
of Chicago, Ill., 4s, . . .	5,000	5,075 00	5,000 00*
of Fall River, Mass., 6s, . . .	4,000	4,700 00	4,000 00
of Grand Rapids, Mich., 5s, . . .	5,000	5,050 00	5,000 00
of Lewiston, Me., 5s, . . .	5,000	5,850 00	5,000 00
of Dayton, Ohio, 5s, . . .	5,000	5,550 00	5,000 00*
of Milwaukee, Wis., 5s, . . .	11,000	12,235 00	11,000 00
of Saginaw, Mich., 5s, . . .	1,000	1,080 00	1,000 00
County of Aroostook, Me., 4½s, . . .	5,000	5,300 00	5,000 00
City of Cleveland, Ohio, 5s, . . .	5,000	5,425 00	5,000 00
of Springfield, Ohio, 5s, . . .	5,000	5,700 00	5,000 00
	\$56,000	\$61,765 00	\$56,000 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
13	Abington N'l Bank, Abington,	\$1,300	\$1,560 00	\$1,300 00
50	Blackstone N'l Bank, Boston,	5,000	5,000 00	5,000 00
44	Boylston Nat'l Bank, Boston, .	4,400	5,390 00	5,546 75
10	Faneuil Hall N'l Bank, Boston,	1,000	1,300 00	1,000 00
40	Fourth National Bank, Boston,	4,000	4,680 00	4,175 00
20	Freeman's Nat'l Bank, Boston,	2,000	1,800 00	2,000 00
10	Globe Nat'l Bank, Boston, .	1,000	900 00	1,000 00
20	Howard Nat'l Bank, Boston, .	2,000	1,920 00	2,000 00
10	Merchants' N'l Bank, Boston,	1,000	1,580 00	1,000 00
20	National Eagle Bank, Boston,	2,000	1,660 00	2,000 00
30	N'l B'k of Redemption, Boston,	3,000	3,750 00	3,000 00
6	National Security B'k, Boston,	600	1,200 00	600 00
30	North National Bank, Boston,	3,000	3,480 00	4,320 00
30	N'l B'k of No. America, Boston,	3,000	3,450 00	3,646 00
20	Nat'l Rockland Bank, Boston,	2,000	2,850 00	2,770 00
24	Shawmut Nat'l Bank, Boston,	2,400	2,784 00	2,400 00
30	State Nat'l Bank, Boston, .	3,000	3,480 00	4,020 00
10	South End Nat'l Bank, Boston,	1,000	780 00	1,000 00
10	Washington N'l Bank, Boston,	1,000	1,080 00	1,000 00
30	Brockton N'l Bank, Brockton,	3,000	3,450 00	3,000 00
22	Home Nat'l Bank, Brockton, .	2,200	3,850 00	2,200 00
25	Blue Hill Nat'l Bank, Milton,	2,500	2,750 00	2,500 00
36	Bristol Co. N'l Bank, Taunton,	3,600	4,842 00	3,600 00
		\$54,000	\$63,536 00	\$59,077 75

Bridgewater Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4½s,	\$10,000	\$11,050 00	\$10,000 00
Boston, Revere Beach & Lynn R.R. 6s,	3,000	3,150 00	3,000 00
Fitchburg R.R. 4s,	5,000	4,900 00	5,000 00
Fitchburg R.R. 5s,	5,000	5,375 00	5,000 00
Fitchburg R.R. 6s,	5,000	5,175 00	5,000 00
Old Colony R.R. 4s,	10,000	10,500 00	10,000 00
Old Colony R.R. 4½s,	5,000	5,225 00	5,000 00
Old Colony R.R. 6s,	3,000	3,165 00	3,000 00
Portland & Ogdensburg R.R. 6s,	5,000	5,500 00	5,000 00
Maine Central R.R. 7s,	11,000	14,850 00	11,000 00
Upper Coos R.R. 4½s,	5,000	5,400 00	5,000 00
	\$67,000	\$74,290 00	\$67,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$465 79	0 per cent.	\$96,342 38	5 per cent.	\$192,449 00	6 per cent.
5,000 00	4½ "	28,500 00	5½ "	1,300 00	7 "
10,000 00	4½ "				

Amount invested in real estate for banking purposes,	\$5,450 00
Estimated value of the same,	5,450 00
Assessed value of the same,	6,000 00
Net income received from same during year ending Oct. 31, 1894,	82 80
Number of loans which are of an amount not exceeding \$3,000 each,	196
Aggregate amount of the same,	182,680 16
Total number of loans upon real estate,	162
Amount of investments from which no income is received,	465 79
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	27,014 89
Times for the dividends fixed by the by-laws: April 1 and October 1.	
Rate and amount of each semi-annual dividend { 2 per cent., \$9,056 42 } during the year ending Oct. 31, 1894, { 2 per cent., 9,388 27 }	18,444 69
Number of accounts opened during the year ending Oct. 31, 1894,	166
Number of accounts closed during the year ending Oct. 31, 1894,	136
Total number of open accounts Oct. 31, 1894,	1,650
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	1,460 70
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	98,957 11
Number of same,	1,128
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	89,779 36
Number of same,	1,289
Date of examination by commissioner: April 20.	

Bridgewater Savings Bank — Concluded.

Classification of Deposits received during the Year ending Oct. 31, 1894

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less, . . .	776	\$15,780 88	To the credit —		
Exceeding \$50 and not more than \$100, . . .	157	12,798 16	Of women, both adult and minor, . . .	578	\$52,159 32
Exceeding \$100 and not more than \$200, . . .	80	12,443 89	Of guardians, . . .	2	695 00
Exceeding \$200 and not more than \$500, . . .	78	27,133 14	Of religious and charitable associations, . .	26	974 71
Exceeding \$500 and less than \$1,000, . . .	29	23,007 04	In trust,	46	5,589 92
Of \$1,000 or more, . . .	8	8,794 00			
Totals,	1,128	\$98,957 11			

**BRIGHTON FIVE CENTS SAVINGS BANK — (WARD 25),
BOSTON.**

Incorporated March 28, 1861. Present number of corporators, 115.

N. WARREN SANBORN, *President.*

GEORGE E. BROOK, Treasurer.

GEORGE R. BROOK, Clerk of the Corporation.

Names of committee charged with the investment of its funds :

N. W. SANBORN,

BENJ. M. FISKE,

G. A. FULLER,

P. MOLBY,

W. F. WARREN.

**Open for business every business day, except Saturdays, 9 A.M. to 12 M.; 2 to 4 P.M.;
Saturdays, 9 A.M. to 12 M., and, for deposits only, 7 to 9 P.M.**

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$43,285 00	Deposits, . . .	\$516,169 15
Bank stock as per schedule, .	85,635 00	Guaranty fund, .	13,000 00
Railroad bonds as per schedule, .	106,657 50	Interest account, .	6,645 55
Real estate by foreclosure, .	5,576 02	Reserve fund, .	3,211 00
Loans on real estate, . . .	319,630 00	Rent account, . .	68 82
Loans on personal security, .	15,200 00		
Deposits in banks, on interest, .	9,987 66		
Expense account, . . .	731 73		
Furniture and fixtures, . .	500 00		
Tax title account, . . .	163 04		
Cash on hand,	1,728 57		
	<hr/>		<hr/>
	\$539,094 52		\$539,094 52

Cash on Deposit in Bank :—

[illegible]

Brighton Five Cents Savings Bank — Continued.*Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s, . . .	\$5,000	\$5,550 00	\$5,000 00
of Chelsea, Mass., 4s, . . .	2,000	2,080 00	2,000 00
of Chicago, Ill., 4s, . . .	10,000	10,375 00	10,000 00*
of Cleveland, Ohio, 5s, . . .	3,000	3,027 00	3,000 00
County of Aroostook, Me., 4½s, . . .	5,000	5,300 00	5,000 00
Town of Attleborough, Mass., 4s, . . .	2,000	2,005 00	1,985 00
City of Bridgeport, Conn., 4s, . . .	5,000	5,300 00	5,000 00
of Everett, Mass., 4s, . . .	5,000	5,300 00	5,300 00
of Lynn, Mass., 4s, . . .	6,000	6,180 00	6,000 00
	\$43,000	\$45,117 00	\$43,285 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
8	Blackstone Nat'l B'k, Boston, .	\$800	\$800 00	\$800 00
12	Boylston Nat'l Bank, Boston, .	1,200	1,375 00	1,200 00
5	Central Nat'l Bank, Boston, .	500	635 00	500 00
10	Columbian Nat'l B'k, Boston, .	1,000	1,030 00	1,000 00
15	Eliot National Bank, Boston, .	1,500	1,965 00	1,500 00
19	Everett Nat'l Bank, Boston, .	1,900	1,577 00	1,900 00
23	Freeman's Nat'l Bank, Boston, .	2,300	2,300 00	2,300 00
15	N'l Hide & Leather B'k, Boston, .	1,500	1,605 00	1,500 00
10	Howard Nat'l Bank, Boston, .	1,000	970 00	1,000 00
25	Lincoln National Bank, Boston, .	2,500	2,000 00	2,500 00
10	Merchants' Nat'l B'k, Boston, .	1,000	1,580 00	1,000 00
30	Metropolitan N'l B'k, Boston, .	3,000	3,000 00	3,000 00
30	Nat'l Market B'k, Brighton, .	3,000	3,000 00	3,000 00
18	Old Boston Nat'l B'k, Boston, .	1,800	1,872 00	1,800 00
5	National Revere Bank, Boston, .	500	480 00	500 00
21	Shawmut Nat'l Bank, Boston, .	2,100	2,415 00	2,100 00
13	Shoe & Leather Nat'l Bank, Boston,	1,300	1,183 00	1,300 00
10	State National Bank, Boston, .	1,000	1,160 00	1,000 00
10	Suffolk National Bank, Boston, .	1,000	1,000 00	1,000 00
22	Third National Bank, Boston, .	2,200	2,035 00	2,035 00
25	Tremont Nat'l Bank, Boston, .	2,500	2,000 00	2,500 00
20	National Webster B'k, Boston, .	1,300	1,300 00	1,300 00
5	First National Bank, Lynn, . .	500	625 00	500 00
4	Union Market National Bank, Watertown,	400	400 00	400 00
		\$35,800	\$36,307 00	\$35,635 00

Brighton Five Cents Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$20,000	\$20,850 00	\$20,000 00
Boston & Maine R.R. 4s, . . .	7,000	7,070 00	7,000 00
Boston, Winthrop & Shore R.R. 5s,	3,000	3,285 00	3,000 00
Concord & Montreal R.R. 4s, . .	5,000	5,100 00	4,997 50
Fitchburg R.R. 4s,	4,000	3,990 00	3,990 00
Fitchburg R.R. 5s,	13,000	13,840 00	13,000 00
Maine Central R.R. 5s,	1,500	2,062 50	1,500 00
Maine Central R.R. 7s,	11,000	13,762 50	11,000 00
New York, Prov. & Boston R.R. 7s,	3,000	3,345 00	3,000 00
Portland & Ogdensburg R.R. 6s, .	5,000	5,500 00	5,000 00
Portsmouth, Great Falls and Con- way R.R. 4½s,	10,000	11,100 00	10,000 00
Old Colony R.R. 4s,	9,000	9,450 00	9,000 00
Fitchburg R.R. 6s,	1,000	1,050 00	1,000 00
Fitchburg R.R. 4½s,	4,000	4,170 00	4,170 00
St. Johnsbury & Lake Champlain R.R. 5s,	10,000	11,550 00	10,000 00
	\$106,500	\$116,125 00	\$106,657 50

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$9,987 68	2 per cent.	\$18,200 00	5½ per cent.	\$2,100 00	8 per cent.
123,600 00	5 "	190,930 00	6 "		

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$5,576 02
Assessed value of the same,	6,100 00
Net income received from same during year ending Oct. 31, 1894, . . .	108 82
Number of loans which are of an amount not exceeding \$3,000 each, . 110	
Aggregate amount of the same,	217,730 00
Total number of loans upon real estate, 130	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	24,854 98
Times for the dividends fixed by the by-laws: first Saturday in January and July.	
Rate and amount of each semi-annual dividend { 2 per cent., \$8,548 47 } during the year ending Oct. 31, 1894, . . . { 2 per cent., 8,995 58 }	17,544 05
Number of accounts opened during the year ending Oct. 31, 1894, . 517	
Number of accounts closed during the year ending Oct. 31, 1894, . 300	
Total number of open accounts Oct. 31, 1894, 2,596	
Total expenses of the corporation for the year ending Oct. 31, 1894 (ex- clusive of taxes),	2,368 40

Brighton Five Cents Savings Bank — Concluded.

Amount of deposits, not including dividends, received during the year
 ending Oct. 31, 1894, \$163,731 16
 Number of same, 3,521
 Amount of withdrawals, including dividends, during the year ending Oct.
 31, 1894, 125,601 51
 Number of same, 2,059
 Date of examination by commissioner: April 20.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num- ber.	Amount.		Num- ber.	Amount.
Of \$50 and less, . . .	2,939	\$45,797 31	To the credit—		
Exceeding \$50 and not more than \$100, . . .	308	24,887 45	Of women, both adult and minor, . . .	1,491	\$61,728 33
Exceeding \$100 and not more than \$200, . . .	142	21,297 91	Of guardians, . . .	5	382 00
Exceeding \$200 and not more than \$500, . . .	82	27,494 86	Of religious and chari- table associations, .	13	694 21
Exceeding \$500 and less than \$1,000, . . .	21	15,253 63	In trust,	201	24,855 24
Of \$1,000 or more, . .	29	29,000 00			
Totals,	3,521	\$163,731 16			

BRISTOL COUNTY SAVINGS BANK—TAUNTON.

Incorporated March 2, 1846. Present number of corporators, 84.

JOSEPH E. WILBAR, *President.* ALFRED C. PLACE, *Treasurer.*
ALFRED C. PLACE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JOSEPH E. WILBAR, ZACHEUS SHERMAN,
WILLIAM H. FOX, EZRA DAVOL,
SILAS B. PRESBREY.

Open for business every business day, except Saturdays, 9 A.M. to 1 P.M.; Saturdays,
9 A.M. to 4 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$1,055,000 00	Deposits,	\$4,078,016 76
Bank stock as per schedule, .	337,500 00	Guaranty fund, .	175,700 00
Loan on bank stock,	1,200 00	Interest account, .	24,384 23
Railroad bonds as per schednle,	520,000 00	Profit and loss ac-	
Loans on railroad bonds, . . .	100,000 00	count,	7,712 42
Real estate (for banking pur-			
poses),	25,000 00		
Real estate by foreclosure, . .	100 00		
Loans on real estate,	1,151,910 00		
Loans on personal security, . .	713,720 00		
Loans to counties, cities or towns			
(notes),	230,000 00		
Loans on depositors' books, . .	740 00		
Deposits in banks, on interest, .	138,994 60		
Expense account,	586 70		
Cash on hand,	11,062 11		
	\$4,285,813 41		\$4,285,813 41

Cash on Deposit in Banks, amount in each :—

Pyncheon National Bank, Springfield,	\$50,000 00
National Bank of Redemption, Boston,	50,000 00
National Exchange Bank, Boston,	10,876 41
Bristol County National Bank, Taunton,	23,118 19

Loan on Bank Stock :—

On 5 shares Merchants' National Bank, New Bedford,	} \$1,200 00
On 5 shares First National Bank, New Bedford,	
On 3 shares National Bank of Commerce, New Bedford,	
On 2 shares Mechanics' National Bank, New Bedford,	

Bristol County Savings Bank — Continued.

Loans on Railroad Bonds, amount on each : —

On \$40,000 Boston & Maine R.R. 4½s,	}	\$50,000 00
On \$18,000 Fitchburg R.R. 4s,		
On \$17,000 Boston & Maine R.R. 4½s,	}	50,000 00
On \$37,000 City of Brockton, Mass., 4s,		

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Cranston, R. I., 4s, .	\$50,000	\$50,000 00	\$50,000 00
City of Boston, Mass., 4s, .	50,000	50,000 00	50,000 00
of Brockton, Mass., 4s & 5s,	50,000	51,000 00	50,000 00
of Chelsea, Mass., 4s, .	50,000	50,000 00	50,000 00
of Chicago, Ill., 4s, .	100,000	100,000 00	100,000 00*
of Cleveland, Ohio, 4s, .	50,000	50,000 00	50,000 00
of Columbus, Ohio, 4s, .	50,000	50,000 00	50,000 00*
of Dayton, Ohio, 4s, .	20,000	20,000 00	20,000 00*
of Detroit, Mich., 4s, .	50,000	50,000 00	50,000 00
of Dover, N. H., 6s, .	10,000	10,500 00	10,000 00
of Gloucester, Mass., 4s, .	25,000	25,000 00	25,000 00
of Holyoke, Mass., 4s, .	50,000	50,000 00	50,000 00
of Haverhill, Mass., 4s, .	50,000	50,000 00	50,000 00
of Lynn, Mass., 4s, .	20,000	20,000 00	20,000 00
of Malden, Mass., 4s, .	50,000	50,000 00	50,000 00
of New Bedford, Mass., 3½s & 5s,	30,000	30,600 00	30,000 00
of New London, Conn., 4s,	30,000	30,000 00	30,000 00
of Newport, R. I., 4s, .	10,000	10,000 00	10,000 00
of Newton, Mass., 4s, .	50,000	50,000 00	50,000 00
of Pawtucket, R. I., 4s, .	20,000	20,000 00	20,000 00
of Providence, R. I., 5s, .	50,000	53,500 00	50,000 00
Town of Rockland, Mass., 4s, .	20,000	20,000 00	20,000 00
City of Somerville, Mass., 4s, .	20,000	20,000 00	20,000 00
of Springfield, Ohio, 4½s, .	20,000	20,000 00	20,000 00
of Taunton, Mass., 4s, .	100,000	100,000 00	100,000 00
of Woonsocket, R. I., 4s, .	30,000	30,000 00	30,000 00
	\$1,055,000	\$1,060,600 00	\$1,055,000 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	Atlantic Nat'l Bank, Boston, .	\$10,000	\$12,100 00	\$10,000 00
100	Atlas National Bank, Boston, .	10,000	11,600 00	10,000 00
100	Boston National Bank, Boston,	10,000	10,300 00	10,000 00
50	Boylston Nat'l Bank, Boston, .	5,000	6,200 00	5,000 00

Bristol County Savings Bank — Continued.*Detailed Statement of Bank Stocks — Concluded.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Columbian Nat'l Bank, Boston,	\$5,000	\$5,100 00	\$5,000 00
25	Eliot National Bank, Boston, .	2,500	3,250 00	10,000 00
100	Everett Nat'l Bank, Boston, .	10,000	8,300 00	2,500 00
100	Faneuil Hall N'l B'k, Boston,	10,000	12,800 00	10,000 00
100	First National Bank, Boston, .	10,000	23,000 00	20,000 00
50	Freeman's Nat'l Bank, Boston,	5,000	5,000 00	5,000 00
100	Hamilton Nat'l Bank, Boston,	10,000	10,900 00	10,000 00
100	Howard Nat'l Bank, Boston, .	10,000	9,600 00	10,000 00
100	Metropolitan N'l Bank, Boston,	10,000	9,700 00	10,000 00
150	Merchants' Nat'l Bank, Boston,	15,000	23,100 00	15,000 00
50	Mt. Vernon N'l Bank, Boston,	5,000	5,900 00	5,000 00
100	N'l B'k of the Republic, Boston,	10,000	15,500 00	10,000 00
100	N'l B'k of Commerce, Boston,	10,000	11,400 00	10,000 00
50	N'l B'k of No. America, Boston,	5,000	5,750 00	5,000 00
100	N'l B'k of Redemption, Boston,	10,000	12,400 00	10,000 00
100	N'l Exchange Bank, Boston, .	10,000	12,500 00	10,000 00
100	National Eagle Bank, Boston,	10,000	8,300 00	10,000 00
100	N'l Hide & Leather B'k, Boston,	10,000	10,600 00	10,000 00
50	Nat'l Rockland Bank, Boston,	5,000	7,000 00	5,000 00
100	National Union Bank, Boston,	10,000	13,200 00	10,000 00
100	North National Bank, Boston,	10,000	11,300 00	10,000 00
100	People's Nat'l Bank, Boston, .	10,000	16,000 00	10,000 00
50	Shawmut Nat'l Bank, Boston,	5,000	5,750 00	5,000 00
100	State National Bank, Boston, .	10,000	11,400 00	10,000 00
100	Second Nat'l Bank, Boston, .	10,000	18,400 00	15,000 00
50	Tremont Nat'l Bank, Boston, .	5,000	4,400 00	5,000 00
100	Washington Nat'l B'k, Boston,	10,000	10,000 00	10,000 00
50	First National Bank, Chelsea,	5,000	6,000 00	5,000 00
100	Bristol Co. N'l Bank, Taunton,	10,000	12,500 00	10,000 00
150	Machinists' N'l B'k, Taunton,	15,000	23,200 00	15,000 00
150	Taunton Nat'l Bank, Taunton,	15,000	21,750 00	15,000 00
100	Third Nat'l Bank, Springfield,	10,000	18,000 00	10,000 00
		\$322,500	\$412,200 00	\$337,500 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton, Fitchburg and New Bedford R.R. 5s,	\$50,000	\$52,500 00	\$50,000 00
Boston & Lowell R.R. 4s,	50,000	50,000 00	50,000 00
Boston & Maine R.R. 4s,	50,000	50,000 00	50,000 00
Boston & Providence R.R. 4s,	50,000	50,000 00	50,000 00
Boston, Revere Beach & Lynn R.R. 6s,	15,000	15,600 00	15,000 00
Concord & Montreal R.R. 4s,	50,000	50,000 00	50,000 00

Bristol County Savings Bank — Continued.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 5s,	\$60,000	\$61,200 00	\$60,000 00
Maine Central R.R. 4½s,	25,000	25,000 00	25,000 00
Old Colony R.R. 4s,	100,000	100,000 00	100,000 00
Vermont & Massachusetts R.R. 5s,	20,000	20,600 00	20,000 00
Worcester, Nashua & Rochester R.R. 4s,	50,000	50,000 00	50,000 00
	\$520,000	\$524,900 00	\$520,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$28,118 19	1½ per cent.	\$75,000 00	4½ per cent.	\$145,820 00	5½ per cent.
60,676 41	2 "	235,000 00	4½ "	6,000 00	5½ "
20,000 00	2½ "	92,300 00	4½ "	816,900 00	6 "
70,000 00	3½ "	18,500 00	4½ "	1,000 00	6½ "
80,000 00	3¾ "	231,050 00	5 "	2,000 00	7 "
385,000 00	4 "	69,000 00	5½ "		

Amount invested in real estate for banking purposes,	\$25,000 00
Estimated value of the same,	30,000 00
Assessed value of the same,	30,200 00
Net income received from same during year ending Oct. 31, 1894,	750 00
Value, by books, of other real estate held or owned by foreclosure or otherwise,	100 00
Assessed value of the same,	200 00
Number of loans which are of an amount not exceeding \$3,000 each,	759
Aggregate amount of the same,	634,635 00
Total number of loans upon real estate,	773
Gross amount of interest or profits received or earned, as per books, dur- ing year ending Oct. 31, 1894,	195,042 46
Times for the dividends fixed by the by-laws: April 1 and October 1.	
Rate and amount of each semi-annual dividend { 2 per cent., \$77,171 65 } during the year ending Oct. 31, 1894, { 2 per cent., 78,199 03 }	.155,370 68
Number of accounts opened during the year ending Oct. 31, 1894,	1,192
Number of accounts closed during the year ending Oct. 31, 1894,	1,087
Total number of open accounts Oct. 31, 1894,	10,335
Total expenses of the corporation for the year ending Oct. 31, 1894, ex- clusive of taxes,	8,496 98
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	621,160 25
Number of same,	6,369
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	677,842 30
Number of same,	7,885
Date of examination by commissioner: June 15.	

Bristol County Savings Bank — Concluded.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less, . . .	4,324	\$89,227 75	To the credit —		
Exceeding \$50 and not more than \$100, . . .	872	71,556 73	Of women, both adult and minor, . . .	3,149	\$236,855 48
Exceeding \$100 and not more than \$200, . . .	501	78,783 83	Of guardians, . . .	18	4,032 86
Exceeding \$200 and not more than \$500, . . .	391	135,658 19	Of religious and charitable associations, . .	101	26,581 78
Exceeding \$500 and less than \$1,000, . . .	161	112,800 01	In trust,	484	97,701 25
Of \$1,000 or more, . . .	120	183,133 74			
Totals,	6,369	\$621,160 25			

BROADWAY SAVINGS BANK—LAWRENCE.

Incorporated March 9, 1872. Present number of corporators, 26.

THOMAS SCOTT, *President.* GILBERT E. HOOD, *Treasurer.*
GILBERT E. HOOD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

THOMAS SCOTT, WILLIAM P. CLARK,
A. A. LAMPREY, C. C. CLOSSON,
A. A. CURRIER.

Open for business every business day except Saturdays, 9 A.M to 1 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$177,000 00	Deposits, . . .	\$1,351,434 40
Bank stock as per schedule, .	132,400 00	Guaranty fund, .	44,300 00
Loans on bank stock, . . .	63,100 00	Interest account, .	28,470 21
Railroad bonds as per schedule, .	236,000 00	Profit and loss ac-	
Loan on railroad stock, . . .	18,000 00	count, . . .	24,244 48
Loans on real estate, . . .	473,338 00		
Loans on personal security, .	282,250 00		
Loans on depositors' books, .	500 00		
Deposits in banks, on interest, .	64,465 11		
Cash on hand,	1,395 98		
	\$1,448,449 09		\$1,448,449 09

Cash on Deposit in Banks, amount in each :—
Lawrence National Bank, Lawrence, \$54,465 11
Arlington National Bank, Lawrence, 10,000 00

Loans on Bank Stock, amount on each :—
On 134 shares Bay State National Bank, Lawrence, \$10,000 00
On 90 shares Pacific National Bank, Lawrence, 6,400 00
On 30 shares Pacific National Bank, Lawrence, 3,000 00
On 40 shares Arlington National Bank, Lawrence, 3,500 00
On 33 shares Arlington National Bank, Lawrence, } 4,500 00
On 12 shares Lawrence National Bank, Lawrence, }
On 150 shares Traders' National Bank, Boston, 10,000 00

Broadway Savings Bank — Continued.

On 200 shares Broadway National Bank, Boston,	\$16,000 00
On 100 shares Fourth National Bank, Boston,	9,400 00
On 4 shares Andover National Bank, Andover,	300 00

Loan on Railroad Stock :—

On 182 shares Boston & Maine R.R.,	\$18,000 00
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Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Chicago, Ill., 4s,	\$25,000	\$25,500 00	\$25,000 00*
of Concord, N. H., 4s,	25,000	26,000 00	25,000 00
of East Providence, R. I., 4s,	70,000	70,700 00	70,000 00
of Lynn, Mass., 4s,	15,000	15,900 00	15,000 00
of Peoria, Ill., 4½s,	24,000	25,410 00	24,000 00
of Marlborough, Mass., 4s,	5,000	5,225 00	5,000 00
Town of Watertown, Mass., 4s,	1,000	1,015 00	1,000 00
of Rockport, Mass., 4s,	2,000	2,015 00	2,000 00
County of Aroostook, Me., 4½s,	10,000	10,600 00	10,000 00
	\$177,000	\$182,865 00	\$177,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Eliot National Bank, Boston,	\$5,000	\$6,500 00	\$5,000 00
50	Everett Nat'l Bank, Boston,	5,000	4,162 50	5,000 00
33	Globe Nat'l Bank, Boston,	3,300	2,970 00	3,300 00
50	Hamilton Nat'l Bank, Boston,	5,000	5,525 00	5,000 00
50	Howard Nat'l Bank, Boston,	5,000	4,837 50	5,000 00
50	Manufacturers' N'l B'k, Boston,	5,000	5,000 00	5,000 00
50	Market Nat'l Bank, Boston,	5,000	4,250 00	5,000 00
100	N'l B'k of Commerce, Boston,	10,000	11,500 00	10,000 00
50	N'l B'k of No. America, Boston,	5,000	5,700 00	5,000 00
44	National City Bank, Boston,	4,400	3,608 00	4,400 00
50	National Eagle Bank, Boston,	5,000	4,162 50	5,000 00
15	N'l Hide & Leather B'k, Boston,	1,500	1,612 50	1,500 00
33	Nat'l Webster Bank, Boston,	3,300	3,209 25	3,300 00
50	State Nat'l Bank, Boston,	5,000	5,800 00	5,000 00
76	Shawmut Nat'l Bank, Boston,	7,600	8,835 00	7,600 00
100	Shoe & Leather N'l B'k, Boston,	10,000	9,025 00	10,000 00
100	Suffolk Nat'l Bank, Boston,	10,000	10,000 00	10,000 00
169	Tremont Nat'l Bank, Boston,	16,900	14,872 00	16,900 00
64	Bay State N'l Bank, Lawrence,	4,800	8,320 00	6,400 00
140	Lawrence N'l Bank, Lawrence,	14,000	17,500 00	14,000 00
		\$130,800	\$137,389 25	\$132,400 00

Broadway Savings Bank—Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 5s, . .	\$10,000	\$10,900 00	\$10,000 00
Boston & Lowell R.R. 4s, . .	50,000	50,500 00	50,000 00
Boston & Maine R.R. 4s. . .	10,000	10,100 00	10,000 00
Boston & Providence R.R. 4s, . .	50,000	52,000 00	50,000 00
Concord & Montreal R.R. 4s, . .	40,000	41,000 00	40,000 00
Fitchburg R.R. 5s,	50,000	53,500 00	50,000 00
Old Colony R.R. 4s,	25,000	26,187 50	25,000 00
Salem & Lowell R.R. 6s, . . .	1,000	1,060 00	1,000 00
	\$236,000	\$245,247 50	\$236,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$64,465 11	3½ per cent.	\$15,000 00	4½ per cent.	\$81,780 00	6 per cent.
238,400 00	4 “	382,875 00	5 “	95 00	6½ “
37,000 00	4½ “	34,160 00	5½ “	2,888 00	7 “
45,000 00	4½ “				

Number of loans which are of an amount not exceeding \$3,000 each, 211
Aggregate amount of the same, \$277,688 00
Total number of loans upon real estate, 236
Gross amount of interest or profits received or earned, as per books, during
year ending Oct. 31, 1894, 65,403 36
Times for the dividends fixed by the by-laws: third Wednesday in April
and October.
Rate and amount of each semi-annual dividend { 2 per cent., \$24,406 31 } 49,794 66
during the year ending Oct. 31, 1894, . . { 2 per cent., 25,388 35 }
Number of accounts opened during the year ending Oct. 31, 1894, . 714
Number of accounts closed during the year ending Oct. 31, 1894, . 666
Total number of open accounts Oct. 31, 1894, 3,221
Total expenses of the corporation for the year ending Oct. 31, 1894 (ex-
clusive of taxes), 4,485 22
Amount of deposits, not including dividends, received during the year
ending Oct. 31, 1894, 297,416 38
Number of same, 3,243
Amount of withdrawals, including dividends, during the year ending Oct.
31, 1894, 276,419 32
Number of same, 2,414
Date of examination by commissioner: February 16.

Broadway Savings Bank — Concluded.*Classification of Deposits received during the Year ending Oct. 31, 1894.*

	Num- ber.	Amount.		Num- ber.	Amount.
Of \$50 and less, . . .	2,306	\$40,151 92	To the credit —		
Exceeding \$50 and not more than \$100, . . .	376	31,226 16	Of women, both adult and minor, . . .	1,308	\$143,052 24
Exceeding \$100 and not more than \$200, . . .	226	34,356 93	Of guardians, . . .	6	2,200 19
Exceeding \$200 and not more than \$500, . . .	193	71,106 83	Of religious and chari- table associations, .	17	2,868 36
Exceeding \$500 and less than \$1,000, . . .	75	51,990 03	In trust,	87	20,368 67
Of \$1,000 or more, . .	68	68,684 46			
Totals,	3,243	\$297,415 33			

BROCKTON SAVINGS BANK – BROCKTON.

Incorporated March 3, 1881. Present number of corporators, 49.

BAALIS SANFORD, *President.* CHARLES C. CROOKER, *Treasurer.*
WILLIAM W. CROSS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

DAVIS S. PACKARD, ENOS H. REYNOLDS,
A. CRANSTON THOMPSON, BRADFORD E. JONES,
GARDNER J. KINGMAN.

Open for business every business day, 9 A.M. to 2 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$322,140 00	Deposits,	\$1,679,931 38
Bank stock as per schedule, .	20,800 00	Guaranty fund, . .	53,500 00
Railroad bonds as per schedule, .	186,000 00	Interest account, .	2,792 36
Real estate (for banking purposes),	88,000 00	Profit and loss account,	10,000 00
Loans on real estate,	799,745 00	Uncompleted mortgage loans, . .	4,900 00
Loans on personal security,	240,550 00	Real estate income account,	268 50
Deposits in banks, on interest, .	73,738 68		
Expense account,	354 39		
Furniture and fixtures,	6,500 00		
Suspense account,	239 17		
Premium account,	9,738 75		
Cash on hand,	3,586 25		
	\$1,751,392 24		\$1,751,392 24

Cash on Deposit in Banks, amount in each : —

Brockton National Bank, Brockton,	\$29,851 55
Home National Bank, Brockton,	43,887 13

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Biddeford, Me., 4s, . .	\$1,000	\$1,010 00	\$1,000 00
of Brockton, Mass., 4s, . .	187,440	192,421 00	187,440 00
of Brockton, Mass., 5s, . .	5,700	6,100 00	5,700 00
of Cleveland, Ohio, 5s, . .	25,000	27,500 00	25,000 00
of Cleveland, Ohio, 6s, . .	5,000	5,250 00	5,000 00
of Indianapolis, Ind., 4s, . .	25,000	25,875 00	25,000 00

Brookton Savings Bank — Continued.*Detailed Statement of Public Funds — Concluded.*

	Par Value.	Estimated Market Value.	Amount Invested.
District of Columbia 6s,	\$7,000	\$8,050 00	\$7,000 00
District of Columbia 7s,	3,000	3,555 00	3,000 00
County of Aroostook, Me, 4½s, . . .	12,000	12,660 00	12,000 00
City of Somerville, Mass., 4s, . . .	21,000	21,630 00	21,000 00
County of Middlesex, Mass., 4s, . . .	30,000	30,750 00	30,000 00
	\$322,140	\$334,801 00	\$322,140 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	N'l B'k of No. America, Boston,	\$1,000	\$1,150 00	\$1,000 00
10	Shawmut N'l Bank, Boston, . .	1,000	1,150 00	1,000 00
18	Tremont Nat'l Bank, Boston, . .	1,800	1,584 00	1,800 00
100	Third National Bank, Boston.	10,000	8,975 00	10,000 00
50	Brockton N'l Bank, Brockton,	5,000	6,250 00	5,000 00
20	Home Nat'l Bank, Brockton, . .	2,000	3,500 00	2,000 00
		\$20,800	\$22,609 00	\$20,800 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 5s,	\$1,000	\$1,050 00	\$1,000 00
Boston & Lowell R.R. 6s,	17,000	17,510 00	17,000 00
Boston, Clinton, Fitchburg and New Bedford R.R. 5s,	1,000	1,140 00	1,000 00
Boston & Maine R.R. 4s,	30,000	30,500 00	30,000 00
Boston, Revere Beach & Lynn R.R. 6s,	4,000	4,200 00	4,000 00
Conn & Passumpsic Rivers R.R. 4s,	20,000	20,400 00	20,000 00
Fitchburg R.R. 5s,	40,000	41,675 00	40,000 00
Maine Central R.R. 6s,	3,000	3,300 00	3,000 00
Maine Central R.R. 7s,	25,000	33,750 00	25,000 00
Newport & Richford R.R. 5s, . . .	6,000	6,300 00	6,000 00*
Old Colony R.R. 4s,	20,000	21,100 00	20,000 00
Old Colony R.R. 6s,	10,000	10,400 00	10,000 00
Vermont & Massachusetts R.R. 5s, .	9,000	9,810 00	9,000 00
	\$186,000	\$201,135 00	\$186,000 00

* A legal investment when made.

Brockton Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$73,738 68	2 per cent.	\$17,000 00	4½ per cent.	\$437,445 00	6 per cent.
15,000 00	4 “	462,900 00	5 “	1,500 00	6½ “
50,000 00	4½ “	56,450 00	5½ “		

Amount invested in real estate for banking purposes, including furniture and fixtures,	\$94,500 00
Estimated value of the same,	100,000 00
Assessed value of the same,	88,750 00
Net income received from same during year ending Oct. 31, 1894,	3,534 53
Number of loans which are of an amount not exceeding \$3,000 each,	410
Aggregate amount of the same,	450,270 00
Total number of loans upon real estate,	441
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	83,347 04
Times for the dividends fixed by the by-laws: April 15 and October 15.	
Rate and amount of each semi-annual dividend { 2 per cent., \$27,723 42 } during the year ending Oct. 31, 1894, { 2 per cent., 29,406 63 }	57,130 05
Number of accounts opened during the year ending Oct. 31, 1894,	1,781
Number of accounts closed during the year ending Oct. 31, 1894,	1,294
Total number of open accounts Oct. 31, 1894,	8,221
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	5,741 28
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	604,837 27
Number of same,	9,451
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	501,361 54
Number of same,	8,384
Date of examination by commissioner: February 19.	

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less,	7,059	\$147,019 24	To the credit—		
Exceeding \$50 and not more than \$100,	1,259	102,508 85	Of women, both adult and minor,	3,867	\$252,219 11
Exceeding \$100 and not more than \$200,	586	91,228 93	Of guardians,	27	7,196 83
Exceeding \$200 and not more than \$500,	380	129,583 41	Of religious and chari-table associations,	171	12,123 52
Exceeding \$500 and less than \$1,000,	115	82,496 84	In trust,	945	54,152 24
Of \$1,000 or more,	52	52,000 00			
Totals,	9,451	\$604,837 27			

BROOKFIELD SAVINGS BANK — BROOKFIELD.

Incorporated April 3, 1872. Present number of corporators, 25.

HENRY D. FALES, *President.* HIRAM P. GERALD, *Treasurer.*
HIRAM P. GERALD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

H. V. CROSBY, FRANK E. PROUTY,
J. W. LIVERMORE.

Open for business every business day, 8 A.M. to 12 M.; 1 to 6 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Real estate by foreclosure, .	\$400 00	Deposits,	\$62,047 41
Loans on real estate, . . .	43,795 50	Guaranty fund,	2,417 41
Loans on personal security, .	14,990 00	Interest account,	1,303 80
Loans to counties, cities or towns (notes),	5,000 00		
Deposits in banks, on interest, .	730 17		
Expense account,	50 00		
Cash on hand,	802 95		
	\$65,768 62		\$65,768 62

Cash on Deposit in Banks, amount in each : —

First National Bank, Worcester,	\$715 48
Mechanics' National Bank, Worcester,	10 66
Boston Safe Deposit and Trust Company, Boston,	4 03

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$730 17	2 per cent.	\$7,000 00	5 per cent.	\$44,185 50	6 per cent.
5,000 00	4½ "	7,690 00	5½ "		

Brookfield Savings Bank — Concluded.

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$400 00
Assessed value of the same,	450 00
Number of loans which are of an amount not exceeding \$3,000 each,	90
Aggregate amount of the same,	63,785 50
Total number of loans upon real estate,	59
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	3,021 36
Times for the dividends fixed by the by-laws: January 1 and July 1.	
Rate and amount of each semi-annual dividend { 2 per cent., \$1,263 48 } during the year ending Oct. 31, 1894, { 2 per cent., 1,227 36 }	2,490 84
Number of accounts opened during the year ending Oct. 31, 1894,	146
Number of accounts closed during the year ending Oct. 31, 1894,	221
Total number of open accounts Oct. 31, 1894,	494
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	207 05
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	14,236 17
Number of same,	390
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	19,749 53
Number of same,	419
Date of examination by commissioner: March 9.	

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less,	387	\$5,731 81	To the credit—		
Exceeding \$50 and not more than \$100,	31	2,749 82	Of women, both adult and minor,	110	\$2,991 64
Exceeding \$100 and not more than \$200,	12	1,805 04	Of guardians,	3	788 18
Exceeding \$200 and not more than \$500,	8	2,725 00	Of religious and chari-table associations,	5	872 00
Exceeding \$500 and less than \$1,000,	2	1,225 00	In trust,	3	800 00
Totals,	390	\$14,236 17			

BROOKLINE SAVINGS BANK—BROOKLINE.

Incorporated Feb. 24, 1871. Present number of corporators, 37.

WILLIAM H. LINCOLN, *President.* WILLIAM E. LINCOLN, *Treasurer.*
WILLIAM E. LINCOLN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

CHAS. H. STEARNS, B. W. NEAL,
THOMAS P. RITCHIE, BENJ. F. BAKER,
NATHANIEL LYFORD, WILLIAM E. LINCOLN.

Open for business Mondays and Saturdays, 4 to 8 P.M.; Wednesdays, 3 to 5 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$70,400 00	Deposits,	\$868,303 92
Bank stock as per schedule, .	30,000 00	Guaranty fund,	14,492 35
Railroad bonds as per schedule, .	46,941 25	Interest account,	8,657 42
Real estate (for banking purposes),	7,231 36	Uncompleted mortgage loan,	1,200 00
Loans on real estate,	572,916 50		
Loans on personal security,	102,300 00		
Deposits in banks, on interest,	58,938 91		
Expense account,	525 74		
Taxes paid,	435 82		
Cash on hand,	2,964 11		
	\$892,653 69		\$892,653 69

Cash on Deposit in Banks, amount in each : —

Shawmut National Bank, Boston,	\$30,848 55
Central National Bank, Boston,	8,777 49
Brookline National Bank, Brookline,	19,312 87

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Brookline, Mass., 3½s, .	\$7,000	\$7,000 00	\$7,000 00
of Brookline, Mass., 4s, .	59,400	60,103 00	59,400 00
of Brookline, Mass., 7s, .	4,000	4,360 00	4,000 00
	\$70,400	\$71,463 00	\$70,400 00

Brookline Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
75	Central Nat'l Bank, Boston, .	\$7,500	\$9,525 00	\$11,400 00
80	Winthrop Nat'l Bank, Boston,	8,000	8,495 00	8,700 00
30	Tremont Nat'l Bank, Boston, .	8,000	2,640 00	3,000 00
50	National City Bank, Boston, .	5,000	4,100 00	5,000 00
37	National Revere Bank, Boston,	3,700	8,515 00	3,700 00
12	National Eagle Bank, Boston,	1,200	960 00	1,200 00
20	Brookline N'l B'k, Brookline, .	2,000	2,600 00	2,000 00
		\$25,400	\$26,835 00	\$30,000 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s,	\$10,000	\$9,850 00	\$10,000 00
Fitchburg R.R. 5s,	15,000	15,850 00	15,000 00
Boston & Maine R.R. 4½s,	10,000	11,100 00	10,466 25
St. Johnsbury & Lake Champlain R.R. 5s,	10,000	11,500 00	11,475 00
	\$45,000	\$48,300 00	\$46,941 25

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$58,938 91	2 per cent.	\$19,000 00	4½ per cent.	\$25,200 00	5½ per cent.
45,000 00	4 "	80,000 00	4½ "	87,000 00	6 "
15,000 00	4½ "	504,016 50	5 "		

Amount invested in real estate for banking purposes, \$7,231 36
Estimated value of the same, 7,500 00
Assessed value of the same, 6,100 00
Net income received from same during year ending Oct. 31, 1894, 240 00
Number of loans which are of an amount not exceeding \$3,000 each, 88
Aggregate amount of the same, 133,200 00
Total number of loans upon real estate, 146
Gross amount of interest or profits received or earned, as per books, dur-
ing year ending Oct. 31, 1894, 38,010 38
Times for the dividends fixed by the by-laws: second Monday in January
and July.

Brookline Savings Bank — Concluded.

Rate and amount of each semi-annual dividend { 2 per cent., \$14,114 85 } during the year ending Oct. 31, 1894, . . . { 2 per cent., 14,988 26 }	\$29,103 11
Number of accounts opened during the year ending Oct. 31, 1894, .	922
Number of accounts closed during the year ending Oct. 31, 1894, .	558
Total number of open accounts Oct. 31, 1894,	4,789
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	2,382 21
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	259,690 68
Number of same,	6,858
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	194,918 55
Number of same,	3,302
Date of examination by commissioner: April 5.	

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less, . . .	5,781	\$91,800 50	To the credit—		
Exceeding \$50 and not more than \$100, . . .	644	51,103 75	Of women, both adult and minor, . . .	2,783	\$120,930 18
Exceeding \$100 and not more than \$200, . . .	265	40,501 68	Of guardians, . . .	4	264 61
Exceeding \$200 and not more than \$500, . . .	182	48,847 96	Of religious and chari-table associations, . .	15	1,968 29
Exceeding \$500 and less than \$1,000, . . .	16	12,236 79	In trust,	1,830	31,921 51
Of \$1,000 or more, . .	20	20,200 00			
Totals,	6,858	\$259,690 68			

CAMBRIDGE SAVINGS BANK—CAMBRIDGE.

Incorporated April 2, 1834. Present number of corporators, 40.

CHARLES W. SEVER, *President.*

OSCAR F. ALLEN, *Treasurer.*

JAMES H. WYETH, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

ANDREW S. WAITT,
WILLIAM KIMBALL,
EDWIN DRESSER,

CHARLES W. SEVER,
JOSEPH R. PETTINGILL,
JOHN T. G. NICHOLS,

EDW. R. COGSWELL.

Open for business every business day, 8 A.M. to 1 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$384,500 00	Deposits, . . .	\$3,267,175 61
Loans on public funds, . .	620 00	Guaranty fund, .	108,000 00
Bank stock as per schedule, .	257,517 85	Interest account, .	37,693 18
Railroad bonds as per schedule,	376,233 00	Profit and loss ac-	
Loans on railroad bonds, . .	8,800 00	count, . . .	7,290 46
Loans on railroad stock, . .	6,500 00		
Real estate by foreclosure, .	13,748 31		
Loans on real estate, . . .	1,963,483 50		
Loans on personal security, .	301,575 00		
Loans on depositors' books, .	150 00		
Deposits in banks, on interest, .	102,918 27		
Deposits in banks, not on interest,	138 63		
Expense account, . . .	2,415 59		
Suspense account, . . .	356 60		
Cash on hand, . . .	1,202 50		
	<hr/>		<hr/>
	\$3,420,159 25		\$3,420,159 25

Cash on Deposit in Banks, amount in each:—

Charles River National Bank, Cambridge,	\$27,918 27
National Exchange Bank, Boston,	25,000 00
National City Bank, Cambridge,	30,000 00
Cambridge Safe Deposit and Trust Company, Cambridge,	20,000 00
Maverick National Bank, Boston,	138 63

Loan on Public Funds:—

On \$1,000 United States bonds,	\$620 00
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Cambridge Savings Bank — Continued.

Loans on Railroad Bonds, amount on each : —

On \$1,000 Old Colony R R. 6s,	\$800 00
On \$2,000 Maine Central R.R. 6s,	} 8,000 00
On \$2,000 Maine Central R R. 7s,	
On \$4,000 City of Bangor, Me., 6s,	

Loans on Railroad Stock, amount on each : —

On 60 shares Boston & Maine R.R.,	\$6,000 00
On 5 shares Boston & Albany R.R.,	500 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Brookline, Mass , 4s,	\$12,000	\$12,180 00	\$12,000 00
of Mansfield, Mass., 4s,	9,500	9,980 00	9,500 00
of Marblehead, Mass., 4s,	1,000	1,040 00	1,000 00
of Marshfield, Mass., 4s,	55,000	55,550 00	55,000 00
of Medford, Mass., 4s,	13,000	13,000 00	13,000 00
of Westborough, Mass , 5s,	14,000	15,820 00	14,000 00
City of Boston, Mass., 5s,	2,000	2,230 00	2,000 00
of Cambridge, Mass., 6s,	8,000	9,420 00	8,000 00
of Chicago, Ill., 6s,	5,000	5,800 00	5,000 00*
of Chicago, Ill., 7s,	16,000	17,060 00	16,000 00*
of Cleveland, Ohio, 5s,	9,000	9,720 00	9,000 00
of Cleveland, Ohio, 6s,	7,000	7,110 00	7,000 00
of Dover, N. H., 4s,	10,000	10,200 00	10,000 00
of Fall River, Mass., 6s,	21,000	24,610 00	21,000 00
of Fort Wayne, Ind , 6s,	1,000	1,080 00	1,000 00
of Grand Rapids, Mich., 4½s,	25,000	27,500 00	25,000 00
of Indianapolis, Ind., 4s,	40,000	40,800 00	40,000 00
of Portsmouth, N. H., 4s,	25,000	25,250 00	25,000 00
of Providence, R. I., 5s,	27,000	29,300 00	27,000 00
of Saginaw, Mich., 4½s,	25,000	26,450 00	25,000 00
of Saginaw, Mich., 5s,	1,000	1,110 00	1,000 00
of Springfield, Mass., 7s,	1,000	1,240 00	1,000 00
of Waltham, Mass., 4s,	7,000	7,000 00	7,000 00
of Bridgeport, Ct., 4s,	25,000	26,500 00	25,000 00
of Cambridge, Mass., 4s,	25,000	26,750 00	25,000 00
	\$384,500	\$406,200 00	\$384,500 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
159	Atlas National Bank, Boston, .	\$15,900	\$18,603 00	\$19,054 25
225	Boston Nat'l Bank, Boston, .	22,500	23,400 00	24,740 62
18	Continental N'l Bank, Boston,	1,800	2,070 00	2,203 25

Cambridge Savings Bank — Continued.*Detailed Statement of Bank Stocks — Concluded.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
107	Eliot National Bank, Boston, .	\$10,700	\$14,017 00	\$12,489 12
42	Faneuil Hall N'l B'k, Boston, .	4,200	5,460 00	5,484 75
9	Freeman's Nat'l Bank, Boston, .	900	810 00	997 25
69	Globe National Bank, Boston, .	6,900	6,210 00	8,919 26
93	Hamilton Nat'l Bank, Boston, .	9,800	10,230 00	11,590 00
126	Howard Nat'l Bank, Boston, .	12,600	12,096 00	14,067 49
58	Market Nat'l Bank, Boston, .	5,800	4,930 00	6,280 63
194	Merchants' Nat'l B'k, Boston, .	19,400	30,458 00	27,402 25
10	Shawmut Nat'l B'k, Boston, .	1,000	1,150 00	1,206 25
50	State National Bank, Boston, .	5,000	5,800 00	5,481 25
145	Suffolk National Bank, Boston, .	14,500	14,500 00	17,836 50
100	Third National Bank, Boston, .	10,000	8,900 00	9,258 87
117	Tremont Nat'l Bank, Boston, .	11,700	10,296 00	14,003 25
125	N'l B'k of Commerce, Boston, .	12,500	14,375 00	15,309 99
11	Nat'l Exchange Bank, Boston, .	1,100	1,397 00	1,575 75
11	National Eagle Bank, Boston, .	1,100	880 00	1,241 88
28	N'l Hide & Leather B'k, Boston, .	2,800	2,996 00	3,144 00
146	National Revere Bank, Boston, .	14,600	13,870 00	17,499 99
30	Na'l Rockland Bank, Boston, .	3,000	4,350 00	4,625 25
5	National Union Bank, Boston, .	500	670 00	719 00
42	Charles River National Bank, Cambridge,	4,200	6,426 00	5,127 00
46	Newton Nat'l Bank, Newton, .	4,600	3,772 00	5,880 00
50	National Bank of Commerce, New Bedford,	5,000	4,150 00	6,160 00
60	First Nat'l B'k, New Bedford, .	6,000	8,700 00	7,420 00
50	Naumkeag Nat'l B'k, Salem, .	5,000	6,000 00	7,800 00
		\$212,600	\$236,516 00	\$257,517 85

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 5s,	\$3,000	\$3,150 00	\$3,000 00
Boston & Lowell R.R. 6s,	4,000	4,120 00	4,000 00
Boston & Maine R.R. 4s,	25,000	25,500 00	25,000 00
Fitchburg R.R. 4½s,	50,000	50,500 00	50,000 00
Fitchburg R.R. 5s,	125,000	133,750 00	125,000 00
Eastern R.R. 6s,	9,733	11,775 00	9,733 00
Lowell & Lawrence R.R. 6s,	6,000	6,360 00	6,000 00
Maine Central R.R. 4½s,	25,000	26,500 00	25,000 00
Maine Central R.R. 7s,	16,500	22,275 00	16,500 00
Portland & Ogdensburg R.R. 6s,	9,000	9,900 00	9,000 00
Penobscot Shore Line R.R. 4s,	25,000	24,750 00	25,000 00

Cambridge Savings Bank — Continued.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Upper Coos R.R. 4½s,	\$25,000	\$26,250 00	\$25,000 00
Vermont & Massachusetts R.R. 5s,. .	2,000	2,180 00	2,000 00
Concord & Montreal R.R. 4s,	26,000	26,520 00	26,000 00
Conn. & Passumpsic Rivers R.R. 4s,	25,000	25,500 00	25,000 00
	\$376,233	\$399,030 00	\$376,233 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$102,918 27	2 per cent.	\$1,020,469 50	5 per cent.	\$5,700 00	6½ per cent.
150,650 00	4 “	67,215 00	5½ “	350 00	7 “
230,000 00	4½ “	84,444 00	6 “	1,000 00	7½ “
721,300 00	4½ “				

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$13,748 31
Assessed value of the same,	19,400 00
Number of loans which are of an amount not exceeding \$3,000 each,	332
Aggregate amount of the same,	416,891 00
Total number of loans upon real estate,	448
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	152,262 76
Times for the dividends fixed by the by-laws: fourth Thursday in January and July.	
Rate and amount of each semi-annual dividend { 2 per cent., \$60,867 00 } during the year ending Oct. 31, 1894, { 1½ per cent., 46,381 78 }	107,248 78
Number of accounts opened during the year ending Oct. 31, 1894,	1,205
Number of accounts closed during the year ending Oct. 31, 1894,	989
Total number of open accounts Oct. 31, 1894,	9,197
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	7,635 79
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	597,696 93
Number of same,	9,521
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	647,133 35
Number of same,	8,769
Date of examination by commissioner: March 30.	

Cambridge Savings Bank — Concluded.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less, . . .	7,185	\$145,491 46	To the credit —		
Exceeding \$50 and not more than \$100, . . .	1,231	98,427 73	Of women, both adult and minor, . . .	5,133	\$311,655 77
Exceeding \$100 and not more than \$200, . . .	573	88,418 08	Of guardians, . . .	12	2,798 38
Exceeding \$200 and not more than \$500, . . .	371	184,284 90	Of religious and charitable associations, .	143	10,092 96
Exceeding \$500 and less than \$1,000, . . .	105	74,917 94	In trust,	369	27,926 04
Of \$1,000 or more, . . .	56	56,156 82			
Totals,	9,521	\$597,696 93			

CAMBRIDGEPORT SAVINGS BANK — CAMBRIDGEPORT.

Incorporated Feb. 22, 1853. Present number of corporators, 23.

DANIEL U. CHAMBERLIN, *President.* HENRY W. BULLARD, *Treasurer.*
J. F. LANE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

ASA P. MORSE, DANA W. HYDE,
DANIEL U. CHAMBERLIN.

Open for business every business day, 8.30 A.M. to 1.30 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$1,864,336 05	Deposits,	\$3,622,689 73
Bank stock as per schedule, .	102,725 00	Guaranty fund,	155,000 00
Railroad bonds as per schedule, .	186,000 00	Interest account,	46,325 39
Real estate by foreclosure,	24,582 58		
Loans on real estate,	1,379,499 23		
Loans on personal security,	200,875 00		
Loans to counties, cities or towns (notes),	24,500 00		
Deposits in banks, on interest,	38,000 00		
Expense account,	2,103 90		
Cash on hand,	1,393 36		
	\$3,824,015 12		\$3,824,015 12

Cash on Deposit in Banks, amount in each :—

First National Bank, Cambridge,	\$18,000 00
Cambridgeport National Bank, Cambridge,	10,000 00
National City Bank, Cambridge,	10,000 00

Cambridgeport Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Arlington, Mass., 4s,	\$11,000 00	\$11,385 00	\$11,000 00
of Beverly, Mass., 4s, .	120,000 00	123,120 00	120,000 00
of East Providence, R. I., 4s,	50,000 00	51,000 00	50,000 00
of Kingston, Mass., 4s,	29,000 00	29,435 00	29,000 00
of Lincoln, R. I., 4s, .	25,000 00	25,250 00	25,000 00
of Maynard, Mass., 4s, .	40,000 00	41,200 00	40,000 00
of Rockland, Mass., 4s,	51,000 00	51,765 00	51,000 00
of So. Abington, Mass., 4s,	19,000 00	19,475 00	19,000 00
of Weymouth, Mass., 4s,	31,000 00	32,085 00	31,000 00
of Woonsocket, R. I., 4s,	50,000 00	51,250 00	50,000 00
City of Bangor, Me., 4s, .	50,000 00	51,500 00	50,000 00
of Boston, Mass., 5s, .	78,211 10	82,117 43	78,211 10
of Boston, Mass., 6s, .	9,000 00	10,665 00	9,000 00
of Cambridge, Mass., 4s,	195,000 00	198,275 00	195,000 00
of Cambridge, Mass., 6s,	6,000 00	6,210 00	6,000 00
of Chicago, Ill., 7s, .	11,000 00	11,395 00	11,000 00*
of Cleveland, Ohio, 3.65s,	7,000 00	6,965 00	7,000 00
of Cleveland, Ohio, 4s, .	14,000 00	14,350 00	14,000 00
of Cleveland, Ohio, 5s, .	50,000 00	55,000 00	50,000 00
of Cleveland, Ohio, 6s, .	12,000 00	12,490 00	12,000 00
of Cleveland, Ohio, 7s, .	5,000 00	5,162 50	5,000 00
of Columbus, Ohio, 4s, .	40,000 00	40,000 00	40,000 00*
of Dayton, Ohio, 4s, .	50,000 00	50,000 00	50,000 00*
of Dayton, Ohio, 6s, .	40,000 00	43,306 25	40,000 00*
of Fall River, Mass., 4½s,	40,000 00	41,550 00	40,000 00
of Grand Rapids, Mich., 4s,	19,000 00	19,000 00	19,000 00
of Grand Rapids, Mich., 4½s,	50,000 00	53,250 00	50,000 00
of Grand Rapids, Mich., 8s,	5,000 00	5,100 00	5,000 00
of Lawrence, Mass., 4s, .	58,000 00	59,160 00	58,000 00
of Lynn, Mass., 4s, .	50,000 00	51,000 00	50,000 00
of Lowell, Mass., 4s, .	50,000 00	52,000 00	50,000 00
of Middletown, Conn., 4s,	25,000 00	25,250 00	25,000 00
of New Bedford, Mass., 5s,	5,000 00	5,450 00	5,000 00
of New Britain, Conn., 4s,	5,000 00	5,050 00	5,000 00
of Newton, Mass., 4s, .	13,000 00	13,065 00	13,000 00
of Newton, Mass., 6s, .	3,000 00	3,600 00	3,000 00
of Pawtucket, R. I., 4s, .	100,000 00	100,000 00	100,000 00
of Pawtucket, R. I., 6s, .	20,000 00	20,200 00	20,000 00
of Peoria, Ill., 4½s, .	50,000 00	52,500 00	50,000 00
of Providence, R. I., 5s, .	150,124 95	165,626 19	150,124 95
of Reading, Pa., 4s, .	55,000 00	55,618 75	55,000 00
of Somerville, Mass., 4s, .	13,000 00	13,065 00	13,000 00
of Springfield, Mass., 7s,	15,000 00	16,575 00	15,000 00
of Springfield, Ohio, 4½s,	50,000 00	53,500 00	50,000 00
of Worcester, Mass., 5s, .	20,000 00	22,800 00	20,000 00
of Dover, N. H., 4s, .	22,000 00	22,605 00	22,000 00
of Woburn, Mass., 4s, .	53,000 00	53,265 00	53,000 00
	\$1,864,336 05	\$1,932,631 12	\$1,864,336 05

* Legal investments when made.

Cambridgeport Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
33	Blackstone N'l Bank, Boston,	\$3,300	\$3,300 00	\$3,300 00
40	Eliot National Bank, Boston, .	4,000	4,600 00	4,000 00
50	Globe National Bank, Boston,	5,000	4,400 00	5,000 00
100	Hamilton Nat'l Bank, Boston,	10,000	11,050 00	10,000 00
56	N'l B'k of Commerce, Boston,	5,600	6,440 00	5,600 00
206	National Union Bank, Boston,	20,600	27,655 50	20,600 00
150	Suffolk Nat'l Bank, Boston, .	15,000	15,000 00	15,000 00
100	Tremont Nat'l Bank, Boston, .	10,000	6,450 00	10,000 00
50	Washington N'l Bank, Boston,	5,000	4,400 00	5,000 00
50	Nat'l Webster Bank, Boston, .	5,000	5,000 00	5,000 00
100	First Nat'l Bank, Cambridge, .	10,000	17,500 00	13,825 00
40	Cambridgeport National Bank, Cambridge,	4,000	5,400 00	4,000 00
14	Nat'l City Bank, Cambridge, .	1,400	2,310 00	1,400 00
		\$98,900	\$118,505 50	\$102,725 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s,	\$50,000	\$49,750 00	\$50,000 00
Fitchburg R.R. 5s,	22,000	23,300 00	22,000 00
Old Colony R.R. 4s,.	50,000	51,000 00	50,000 00
Old Colony R.R. 6s,.	4,000	4,190 00	4,000 00
Vermont & Massachusetts R.R. 5s,	60,000	64,200 00	60,000 00
	\$186,000	\$192,440 00	\$186,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$28,000 00	1½ per cent.	\$150,000 00	4½ per cent.	\$41,504 81	6 per cent.
10,000 00	2 " "	1,165.669 42	5 " "	1,750 00	6½ " "
229,000 00	4 " "	16,450 00	5½ " "	500 00	7½ " "

Cambridgeport Savings Bank — Concluded.

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$24,582 58
Assessed value of the same,	32,900 00
Net income received from same during year ending Oct. 31, 1894,	59 62
Number of loans which are of an amount not exceeding \$3,000 each, 435	
Aggregate amount of the same,	583,219 42
Total number of loans upon real estate,	541
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	170,743 42
Times for the dividends fixed by the by-laws: third Wednesday in January and July.	
Rate and amount of each semi-annual dividend { 2 per cent., \$67,536 05 } during the year ending Oct. 31, 1894, . . . { 2 per cent., 68,465 78 }	136,001 83
Number of accounts opened during the year ending Oct. 31, 1894,	1,213
Number of accounts closed during the year ending Oct. 31, 1894,	814
Total number of open accounts Oct. 31, 1894,	11,433
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	6,255 94
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	621,421 57
Number of same,	10,536
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	654,387 58
Number of same,	9,246
Date of examination by commissioner: March 26.	

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less,	8,108	\$148,710 68	To the credit —		
Exceeding \$50 and not more than \$100,	1,315	105,610 70	Of women, both adult and minor,	5,441	\$315,915 25
Exceeding \$100 and not more than \$200,	552	85,320 89	Of guardians,	80	2,931 78
Exceeding \$200 and not more than \$500,	375	129,676 33	Of religious and charitable associations,	69	8,636 58
Exceeding \$500 and less than \$1,000,	180	95,167 32	In trust,	865	35,287 06
Of \$1,000 or more,	56	56,935 65			
Totals,	10,536	\$621,421 57			

CANTON INSTITUTION FOR SAVINGS — CANTON.

Incorporated March 14, 1835. Present number of corporators, 30.

CHARLES ENDICOTT, *President.*

NATHANIEL W. DUNBAR, *Treasurer.*

NATHANIEL W. DUNBAR, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

WILLIS S. SHEPARD,

FRANCIS D. DUNBAR,

THOMAS E. GROVER.

NATHANIEL W. DUNBAR,

WILLIAM O. CHAPMAN,

Open for business every business day, 8 A.M. to 12 M.; 1.30 to 4 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$108,100 00	Deposits,	\$664,363 73
Bank stock as per schedule, .	51,125 00	Guaranty fund, . . .	28,600 00
Loan on bank stock,	4,000 00	Interest account, . . .	2,330 30
Railroad bonds as per schedule,	95,500 00	Profit and loss ac-	
Real estate by foreclosure, . .	820 00	count,	7,896 55
Loans on real estate,	298,465 00		
Loans on personal security, . .	73,550 00		
Loans to counties, cities or towns			
(notes),	46,500 00		
Deposit in bank, on interest, .	26,500 00		
Expense account,	11 75		
Cash on hand,	618 83		
	\$703,190 58		\$703,190 58

Cash on Deposit in Bank : —

Neponset National Bank, Canton, \$26,500 00

Loan on Bank Stock : —

On 43 shares Neponset National Bank, Canton, \$4,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Canton, Mass., 4s, . . .	\$20,000	\$20,000 00	\$20,000 00
of Norwood, Mass, 4s,	10,000	10,000 00	10,000 00
of Orange, Mass., 4s,	10,000	10,000 00	10,000 00

Canton Savings Bank — Continued.*Detailed Statement of Public Funds — Concluded.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Lawrence, Mass., 4s, . . .	\$15,000	\$15,000 00	\$15,000 00
of Lynn, Mass., 3½s, . . .	13,500	13,500 00	13,500 00
of New Bedford, Mass., 3½s, . . .	10,000	10,000 00	10,000 00
of Providence, R. I., 5s, . . .	10,000	11,600 00	10,000 00
of Waltham, Mass., 4s, . . .	8,000	8,000 00	8,000 00
County of Hampden, Mass., 3s, . . .	10,000	9,600 00	9,600 00
	\$106,500	\$107,700 00	\$106,100 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
25	Atlas National Bank, Boston,	\$2,500	\$2,925 00	\$2,500 00
17	Blackstone N'l Bank, Boston, .	1,700	1,700 00	1,700 00
25	Central Nat'l Bank, Boston, . .	2,500	3,175 00	2,500 00
40	Freeman's Nat'l Bank, Boston,	4,000	3,600 00	4,000 00
33	Globe National Bank, Boston, .	3,300	2,904 00	3,300 00
50	Market National Bank, Boston,	5,000	4,250 00	5,000 00
50	N'l B'k of N. America, Boston,	5,000	5,750 00	5,000 00
25	National Eagle Bank, Boston,	2,500	2,000 00	2,500 00
17	Nat'l Webster Bank, Boston, . .	1,700	1,700 00	1,700 00
17	North National Bank, Boston,	1,700	1,972 00	1,700 00
25	Shoe & Leather N'l B'k, Boston,	2,500	2,250 00	2,500 00
126	Neponset Nat'l Bank, Canton,	12,600	15,120 00	13,725 00
50	Dedham Nat'l Bank, Dedham,	5,000	5,100 00	5,000 00
		\$50,000	\$52,446 00	\$51,125 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$20,000	\$20,400 00	\$20,000 00
Boston & Maine R.R. 4s, . . .	20,000	20,400 00	20,000 00
Eastern R.R. 6s, . . .	5,500	6,710 00	5,500 00
Fitchburg R.R. 4½s, . . .	20,000	20,000 00	20,000 00
Old Colony R.R. 4s, . . .	10,000	10,500 00	10,000 00
Maine Central & European & No. American R.R. 4s, . . .	20,000	20,000 00	20,000 00
	\$95,500	\$98,010 00	\$95,500 00

Canton Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$26,500 00	2 per cent.	\$4,000 00	4½ per cent.	\$3,000 00	5½ per cent.
46,500 00	4 “	145,250 00	5 “	223,765 00	6 “

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$820 00
Assessed value of the same,	750 00
Number of loans which are of an amount not exceeding \$3,000 each, 211	
Aggregate amount of the same,	196,015 00
Total number of loans upon real estate,	214
Amount of investments from which no income is received,	820 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	32,302 70
Times for the dividends fixed by the by-laws: first Tuesday in April and October.	
Rate and amount of each semi-annual dividend { 2 per cent., \$12,468 20 } during the year ending Oct. 31, 1894, . . . { 2 per cent., 12,508 95 }	24,977 15
Number of accounts opened during the year ending Oct. 31, 1894,	282
Number of accounts closed during the year ending Oct. 31, 1894,	273
Total number of open accounts Oct. 31, 1894,	2,335
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	1,205 00
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	100,535 94
Number of same,	1,317
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	115,798 51
Number of same,	1,444
Date of examination by commissioner: April 5.	

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less,	957	\$19,938 86	To the credit —		
Exceeding \$50 and not more than \$100,	171	15,004 73	Of women, both adult and minor,	586	\$44,307 35
Exceeding \$100 and not more than \$200,	79	12,719 00	Of guardians,	1	500 00
Exceeding \$200 and not more than \$500,	69	23,275 35	Of religious and chari-table associations,	27	1,888 56
Exceeding \$500 and less than \$1,000,	30	18,598 00	In trust,	23	2,438 40
Of \$1,000 or more,	11	11,000 00			
Totals,	1,317	\$100,535 94			

CAPE ANN SAVINGS BANK—GLOUCESTER.

Incorporated April 15, 1846. Present number of corporators, 37.

SAMUEL A. STACEY, *President.* GEORGE J. MARSH, *Treasurer.*
DANIEL T. BABSON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

ROBERT R. FEARS, SYLVESTER CUNNINGHAM,
JOHN E. SOMES, JOHN CORLISS,
GEO. J. MARSH.

Open for business every business day, 9 A.M. to 1 P.M.; 2 to 3 P.M.; during August,
close at 1 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$4,000 00	Deposits, . . .	\$3,268,735 82
Bank stock as per schedule, .	271,100 00	Guaranty fund, .	160,000 00
Loan on bank stock, . . .	1,000 00	Interest account, .	24,629 13
Real estate (for banking pur- poses),	61,280 46	Surplus account, .	84,931 82
Real estate by foreclosure, .	87,839 69	Taxes,	441 67
Loans on real estate, . . .	2,022,367 00	Block income account,	509 53
Loans on personal security, .	1,108,546 25	Lecky account, . .	166 78
Deposit in bank, on interest, .	24,625 71	Higgins & Gifford account,	31 04
Deposit in bank, not on interest,	2,483 66	Basset account, . .	247 05
Expense account,	334 33	Lisk account, . . .	163 92
Miscellaneous account, . . .	1,855 20	Uncompleted mort- gage loans,	53,590 82
Cash on hand,	8,014 68		
	\$3,593,446 98		\$3,593,446 98

Cash on Deposit in Banks, amount in each :—

Gloucester National Bank, Gloucester,	\$2,483 66
Third National Bank, Boston,	24,625 71

Loan on Bank Stock :—

On 10 shares First National Bank, Gloucester,	\$1,000 00
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Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Brookline, Mass., 7s,. . .	\$4,000	\$4,000 00	\$4,000 00

Cape Ann Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	Atlantic Nat'l Bank, Boston, .	\$10,000	\$12,200 00	\$10,000 00
100	Atlas National Bank, Boston, .	10,000	11,600 00	10,000 00
74	Blackstone N'l Bank, Boston, .	7,400	7,080 00	7,400 00
100	Central Nat'l Bank, Boston, .	10,000	13,000 00	10,000 00
50	National City Bank, Boston, .	5,000	4,100 00	5,000 00
200	National Bank of the Common- wealth, Boston,	20,000	25,000 00	20,000 00
100	N'l B'k of Commerce, Boston,	10,000	11,400 00	10,000 00
100	National Eagle Bank, Boston,	10,000	8,100 00	10,000 00
30	Everett Nat'l Bank, Boston, .	3,000	2,520 00	3,000 00
50	Nat'l Exchange Bank, Boston,	5,000	6,150 00	5,000 00
100	Freeman's Nat'l Bank, Boston,	10,000	9,300 00	9,000 00
50	Globe National Bank, Boston,	5,000	4,400 00	4,500 00
50	Hamilton Nat'l Bank, Boston,	5,000	5,600 00	5,000 00
70	Howard Nat'l Bank, Boston, .	7,000	6,930 00	7,000 00
200	Merchants' N'l Bank, Boston,	20,000	32,000 00	20,000 00
50	New England N'l B'k, Boston,	5,000	7,800 00	5,000 00
100	North National Bank, Boston,	10,000	11,800 00	10,000 00
100	N'l B'k of No. America, Boston,	10,000	11,800 00	10,000 00
25	Old Boston N'l Bank, Boston,	2,500	2,600 00	2,500 00
166	N'l B'k of Redemption, Boston,	16,600	20,418 00	16,600 00
150	N'l B'k of the Republic, Boston,	15,000	22,650 00	15,000 00
50	Second Nat'l Bank, Boston, .	5,000	9,100 00	5,000 00
100	Shawmut Nat'l Bank, Boston,	10,000	11,200 00	10,000 00
50	State National Bank, Boston, .	5,000	5,700 00	5,000 00
50	Tremont Nat'l Bank, Boston, .	5,000	4,150 00	5,000 00
200	Third National Bank, Boston,	20,000	17,800 00	20,000 00
100	City Nat'l Bank, Gloucester, .	10,000	15,000 00	10,000 00
61	Cape Ann N'l B'k, Gloucester,	6,100	8,540 00	6,100 00
50	Gloucester N'l B'k, Gloucester,	5,000	6,750 00	5,000 00
100	Rockport N'l Bank, Rockport,	10,000	12,500 00	10,000 00
		\$272,600	\$327,138 00	\$271,100 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$24,625 71	2 per cent.	\$26,000 00	5½ per cent.	\$800 00	6½ per cent.
28,300 00	4 "	2,699,782 25	6 "	20,000 00	7 "
357,031 00	5 "				

Amount invested in real estate for banking purposes,	\$61,280 46
Estimated value of the same,	61,000 00
Assessed value of the same,	61,000 00
Net income received from same during year ending Oct. 31, 1894, . .	702 34

Cape Ann Savings Bank — Concluded.

Value, by books, of other real estate held or owned by foreclosure or otherwise,	\$87,839 69
Assessed value of the same,	104,750 00
Net income received from same during year ending Oct. 31, 1894, . . .	1,460 98
Number of loans which are of an amount not exceeding \$3,000 each, 1,033	
Aggregate amount of the same,	836,895 00
Total number of loans upon real estate, 1,127	
Amount of investments from which no income is received,	179,000 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	164,232 96
Times for the dividends fixed by the by-laws: April 1 and October 1.	
Rate and amount of each semi-annual dividend { 2½ per cent., \$72,639 87 } during the year ending Oct. 31, 1894, . . . { 2½ per cent., 68,360 13 }	141,000 00
Number of accounts opened during the year ending Oct 31, 1894,	1,551
Number of accounts closed during the year ending Oct. 31, 1894,	1,163
Total number of open accounts Oct. 31, 1894,	9,410
Total expenses of the corporation for the year ending Oct. 31, 1894, exclusive of taxes,	6,838 49
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	574,399 58
Number of same,	7,900
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	498,989 47
Number of same,	7,395
Date of examination by commissioner: September 25.	

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less,	5,728	\$109,303 99	To the credit —		
Exceeding \$50 and not more than \$100,	1,145	94,507 98	Of women, both adult and minor,	3,033	\$195,183 07
Exceeding \$100 and not more than \$200,	476	75,012 39	Of guardians,	26	5,758 45
Exceeding \$200 and not more than \$500,	361	125,968 26	Of religious and charitable associations,	125	18,016 24
Exceeding \$500 and less than \$1,000,	89	62,121 96	In trust,	279	46,039 19
Of \$1,000 or more,	98	107,485 00			
Totals,	7,900	\$574,399 58			

CAPE COD FIVE CENTS SAVINGS BANK — HARWICH.

Incorporated March 16, 1855. Present number of corporators, 61.

LEVI ELDREDGE, *President.* AUGUSTUS C. SNOW, *Treasurer.*
AUGUSTUS C. SNOW, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

LEVI ELDREDGE, LUTHER FISK,
ALEXANDER T. NEWCOMB, ELEAZER K. CROWELL,
GODFREY HOPKINS.

Open for business every business day, 9 A.M. to 1 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$14,077 00	Deposits, . . .	\$674,312 03
Bank stock as per schedule, .	60,889 75	Guaranty fund, .	20,000 00
Loans on bank stock, . . .	12,240 00	Profit and loss ac-	
Railroad bonds as per schedule,	165,095 00	count, . . .	6,230 82
Loans on railroad bonds, . . .	30,000 00		
Real estate (for banking pur-			
poses),	1,000 00		
Real estate by foreclosure, . .	300 40		
Loans on real estate,	145,383 48		
Loans on personal security, . .	218,282 58		
Loans to counties, cities or towns			
(notes),	31,300 00		
Deposit in bank, on interest, .	20,000 00		
Real estate (taken to secure in-			
debtedness),	100 00		
Cash on hand,	1,874 64		
	\$700,542 85		\$700,542 85

Cash on Deposit in Bank :—

Cape Cod National Bank, Harwich, \$20,000 00

Loans on Bank Stock, amount on each :—

On 50 shares Welden National Bank, St. Albans, Vt., \$5,000 00
On 52 shares Fourth National Bank, Boston, 4,900 00
On 5 shares Cape Cod National Bank, Harwich, 500 00
On 2 shares Cape Cod National Bank, Harwich, 200 00
On 4 shares Cape Cod National Bank, Harwich, 165 00

Cape Cod Five Cents Savings Bank — Continued.

On 3 shares Cape Cod National Bank, Harwich,	\$300 00
On 6 shares Cape Cod National Bank, Harwich,	600 00
On 2 shares Cape Cod National Bank, Harwich,	200 00
On 1 share Cape Cod National Bank, Harwich,	65 00
On 10 shares Cape Cod National Bank, Harwich,	150 00
On 3 shares Cape Cod National Bank, Harwich,	160 00

Loans on Railroad Bonds, amount on each : —

On \$18,000 Concord & Montreal R.R. 4s,	\$15,000 00
On \$15,000 Boston & Maine R.R. 4s,	15,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Chicago, Ill., 4s,	\$10,000	\$10,200 00	\$10,000 00*
of Cleveland, Ohio, 6s,	4,000	4,100 00	4,077 00
	\$14,000	\$14,300 00	\$14,077 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
48	State Nat'l Bank, Boston,	\$4,800	\$5,568 00	\$5,676 00
43	Shawmut Nat'l Bank, Boston,	4,300	4,988 00	5,031 00
40	Everett Nat'l Bank, Boston,	4,000	3,830 00	3,800 00
31	N'l B'k of Commerce, Boston,	3,100	3,565 00	3,674 50
30	National Revere Bank, Boston,	3,000	2,857 50	3,630 00
30	N'l Hide & Leather B'k, Boston,	3,000	3,225 00	3,450 00
18	Blackstone Nat'l Bank, Boston,	1,800	1,800 00	2,016 00
26	Nat'l Exchange Bank, Boston,	2,600	3,308 50	3,029 00
38	Fourth Nat'l Bank, Boston,	3,800	4,503 00	4,191 25
24	Suffolk Nat'l Bank, Boston,	2,400	2,400 00	2,730 00
20	Tremont Nat'l Bank, Boston,	2,000	1,760 00	2,275 00
16	N'l B'k of No. America, Boston,	1,600	1,822 00	1,616 00
15	N'l B'k of the Republic, Boston,	1,500	2,385 00	1,980 00
26	Nat'l Bank of the Common- wealth, Boston,	2,600	3,386 50	2,821 00
6	Nat'l Webster Bank, Boston,	600	565 00	650 00
7	Faneuil Hall N'l B'k, Boston,	700	915 00	931 00
57	Cape Cod Nat'l Bank, Harwich,	5,700	7,249 00	7,866 00
42	First Nat'l Bank, Yarmouth,	4,200	5,460 00	5,523 00
		\$51,700	\$59,087 50	\$60,889 75

Cape Cod Five Cents Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . .	\$20,000	\$20,275 00	\$26,222 00
Boston & Lowell R.R. 5s, . .	5,000	5,250 00	
Boston & Lowell R.R. 6s, . .	1,000	1,030 00	
Boston & Maine R.R. 4s, . .	10,000	10,200 00	\$30,975 00
Boston & Maine R.R. 4½s, . .	20,000	22,000 00	
Concord & Montreal R.R. 4s, . .	25,000	25,500 00	25,000 00
Fitchburg R.R. 5s, . .	20,000	21,200 00	20,525 00
Old Colony R.R. 4s, . .	25,000	26,375 00	26,300 00
Portland & Ogdensburg R.R. 6s, . .	5,000	5,500 00	5,475 00
Vermont & Massachusetts R.R. 5s, . .	10,000	10,900 00	10,598 00
Conn. & Passumpsic Rivers R.R. 4s, . .	20,000	20,400 00	20,000 00
	\$161,000	\$168,630 00	\$165,095 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$20,000 00	2 per cent.	\$20,100 00	4½ per cent.	\$1,300 00	6½ per cent.
127,400 00	4 "	24,100 00	5 "	76,024 98	7 "
15,000 00	4½ "	3,200 00	5½ "		
95,000 00	4½ "	75,081 08	6 "		

Amount invested in real estate for banking purposes,	\$1,000 00
Estimated value of the same,	1,200 00
Assessed value of the same,	1,200 00
Value, by books, of other real estate held or owned by foreclosure or otherwise,	400 40
Assessed value of the same,	7,800 00
Number of loans which are of an amount not exceeding \$3,000 each, 409	
Aggregate amount of the same,	162,766 96
Total number of loans upon real estate,	335
Amount of investments from which no income is received,	400 40
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	33,511 35
Times for the dividends fixed by the by-laws: second Wednesday in April and October.	
Rate and amount of each semi-annual dividend { 2 per cent., \$12,340 08 } during the year ending Oct. 31, 1894, . . . { 2 per cent., 12,686 16 }	25,026 24
Number of accounts opened during the year ending Oct. 31, 1894, . . .	309
Number of accounts closed during the year ending Oct. 31, 1894, . . .	224
Total number of open accounts Oct. 31, 1894,	2,819

Cape Cod Five Cents Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	\$2,158 11
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	128,149 27
Number of same,	1,303
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	114,695 92
Number of same,	1,578
Date of examination by commissioner: August 31.	

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less,	818	\$16,178 17	To the credit —		
Exceeding \$50 and not more than \$100,	108	7,664 60	Of women, both adult and minor,	561	\$46,747 86
Exceeding \$100 and not more than \$200,	196	22,978 78	Of guardians,	6	8,069 85
Exceeding \$200 and not more than \$500,	125	34,909 85	Of religious and charitable associations,	13	1,095 97
Exceeding \$500 and less than \$1,000,	87	28,318 37	In trust,	20	4,423 88
Of \$1,000 or more,	19	23,100 00			
Totals,	1,303	\$128,149 27			

CENTRAL SAVINGS BANK—LOWELL.

Incorporated March 3, 1871. Present number of corporators, 66.

OLIVER H. MOULTON, *President.*

SAMUEL A. CHASE, *Treasurer.*

SAMUEL A. CHASE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

DANIEL SWAN,

ARTHUR G. POLLARD,

JOHN S. JACQUES,

AMASA PRATT,

HENRY C. CHURCH,

SAMUEL A. CHASE.

Open for business every business day, 9 A.M. to 1 P.M.; and on Saturdays, 7 to 9 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$44,000 00	Deposits,	\$2,607,345 45
Loans on public funds, . . .	2,400 00	Guaranty fund,	111,000 00
Bank stock as per schedule, .	210,600 00	Interest account,	1,035 38
Loans on bank stock,	6,000 00	Profit and loss account,	119,263 18
Railroad bonds as per schedule, .	55,000 00		
Loans on real estate,	1,854 611 00		
Loans on personal security, . . .	314,272 50		
Loans to counties, cities or towns (notes),	123,700 00		
Deposits in banks, on interest, .	193,112 81		
Cash on hand,	34,947 70		
	\$2,838,644 01		\$2,838,644 01

Cash on Deposit in Banks, amount in each:—

Merchants' National Bank, Lowell,	\$128,112 81
Old Lowell National Bank, Lowell,	20,000 00
Prescott National Bank, Lowell,	25,000 00
Appleton National Bank, Lowell,	20,000 00

Loans on Public Funds, amount on each:—

On \$1,000 United States 4s,	\$1,000 00
On \$1,400 United States 4s,	1,400 00

Loans on Bank Stock, amount on each:—

On 13 shares Merchants' National Bank, Lowell,	} \$2,000 00
On 10 shares Wamesit National Bank, Lowell,	
On 19 shares Prescott National Bank, Lowell,	} 1,000 00
On 8 shares Appleton National Bank, Lowell,	
On 30 shares First National Bank, Lowell,	3,000 00

Central Savings Bank — Continued.*Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Andover, Mass., 4s, . .	\$10,000	\$10,320 00	\$10,000 00
City of Chicago, Ill., 7s, . . .	3,000	3,060 00	3,000 00*
of Lowell, Mass., 4s, . . .	6,000	6,360 00	6,000 00
of Malden, Mass., 4s, . . .	5,000	5,150 00	5,000 00
of Pawtucket, R. I., 4s, . . .	5,000	5,250 00	5,000 00
of Haverhill, Mass., 4s, . . .	15,000	15,950 00	15,000 00
	\$44,000	\$46,090 00	\$44,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	Atlantic Nat'l Bank, Boston, .	\$10,000	\$12,300 00	\$13,600 00
66	Blackstone Nat'l Bank, Boston,	6,600	6,600 00	7,600 00
50	Boston National Bank, Boston,	5,000	5,200 00	5,600 00
200	Central National Bank, Boston,	20,000	26,000 00	30,000 00
100	Eliot National Bank, Boston, .	10,000	13,100 00	11,500 00
13	Hamilton Nat'l Bank, Boston,	1,300	1,430 00	1,300 00
50	Market Nat'l Bank, Boston, .	5,000	4,250 00	5,000 00
50	Merchants' Nat'l Bank, Boston,	5,000	7,900 00	6,700 00
50	Metropolitan N'l B'k, Boston, .	5,000	4,900 00	5,000 00
100	National City Bank, Boston, .	10,000	8,200 00	10,000 00
100	N'l B'k of Commerce, Boston,	10,000	11,500 00	10,000 00
50	N'l Hide & Leather B'k, Boston,	5,000	5,400 00	5,400 00
60	N'l B'k of Redemption, Boston,	6,000	7,500 00	8,000 00
27	N'l B'k of the Republic, Boston,	2,700	4,293 00	3,400 00
20	Nat'l Webster Bank, Boston, .	2,000	2,000 00	2,000 00
70	Second National Bank, Boston,	7,000	12,950 00	10,000 00
63	Shawmut Nat'l Bank, Boston, .	6,300	7,308 00	8,000 00
50	Shoe & Leather N'l B'k, Boston,	5,000	4,500 00	5,000 00
50	Suffolk Nat'l Bank, Boston, .	5,000	5,000 00	5,000 00
100	Appleton Nat'l Bank, Lowell, .	10,000	12,500 00	15,000 00
30	First National Bank, Lowell, .	3,000	5,100 00	4,200 00
150	Merchants' Nat'l Bank, Lowell,	15,000	24,000 00	18,800 00
52	Old Lowell Nat'l B'k, Lowell, .	5,200	6,240 00	6,000 00
10	Prescott Nat'l Bank, Lowell, .	1,000	1,500 00	1,000 00
20	Railroad Nat'l Bank, Lowell, .	2,000	2,400 00	2,000 00
50	Wamesit Nat'l Bank, Lowell, .	5,000	6,500 00	6,000 00
50	Georgetown N'l B'k, Georget'n,	5,000	5,500 00	5,000 00
		\$173,100	\$214,071 00	\$210,600 00

Central Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$4,000	\$4,050 00	\$4,000 00
Boston & Maine R.R. 4s, . . .	15,000	15,412 00	15,000 00
Fitchburg R.R. 5s,	5,000	5,200 00	5,000 00
Fitchburg R.R. 6s,	1,000	1,040 00	1,000 00
Lowell & Lawrence R.R. 6s, . . .	5,000	5,150 00	5,000 00
Maine Central R.R. 7s,	1,000	1,280 00	1,000 00
N. York, Providence & Boston R.R. 7s,	3,000	3,300 00	3,000 00
Portland & Ogdensburg R.R. 6s, .	1,000	1,080 00	1,000 00
Boston & Albany R.R. 5s, . . .	10,000	11,100 00	10,000 00
Maine Central R.R. 4s,	5,000	5,067 00	5,000 00
St. Johnsbury & L. Champ'n R.R. 5s,	5,000	5,854 00	5,000 00
	\$55,000	\$58,533 00	\$55,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$148,112 81	2 per cent.	\$95,000 00	4½ per cent.	\$58,525 00	5½ per cent.
45,000 00	3 “	213,324 00	4½ “	109,700 00	6 “
244,100 00	4 “	1,580,334 50	5 “		

Number of loans which are of an amount not exceeding \$3,000 each, 437

Aggregate amount of the same, \$603,337 00

Total number of loans upon real estate, 593

Gross amount of interest or profits received or earned, as per books,
during year ending Oct. 31, 1894, 129,781 21

Times for the dividends fixed by the by-laws: first Saturday in May and
November.

Rate and amount of each semi-annual dividend { 2 per cent., \$48,841 19 }
during the year ending Oct. 31, 1894, . . . { 2 per cent., 48,706 28 } 97,547 47

Number of accounts opened during the year ending Oct. 31, 1894, . 990

Number of accounts closed during the year ending Oct. 31, 1894, . 913

Total number of open accounts Oct. 31, 1894, 6,185

Total expenses of the corporation for the year ending Oct. 31, 1894 (ex-
clusive of taxes), 7,190 79

Amount of deposits, not including dividends, received during the year
ending Oct. 31, 1894, 464,456 97

Number of same, 5,556

Amount of withdrawals, including dividends, during the year ending Oct.
31, 1894, 480,271 32

Number of same, 5,379

Date of examination by commissioner: January 11.

Central Savings Bank — Concluded.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less, . . .	4,015	\$78,644 87	To the credit —		
Exceeding \$50 and not more than \$100, . . .	703	58,660 97	Of women, both adult and minor, . . .	2,441	\$205,805 88
Exceeding \$100 and not more than \$200, . . .	339	54,981 29	Of guardians, . . .	17	3,585 25
Exceeding \$200 and not more than \$500, . . .	306	110,380 33	Of religious and charitable associations, .	63	8,837 76
Exceeding \$500 and less than \$1,000, . . .	110	77,897 42	In trust,	698	72,142 34
Of \$1,000 or more, . . .	83	83,892 09			
Totals,	5,556	\$464,456 97			

CHARLESTOWN FIVE CENTS SAVINGS BANK — BOSTON.

Incorporated April 7, 1854. Present number of corporators, 43.

AMOS STONE, *President.*

A. M. ANDREWS, *Treasurer.*

BENJAMIN F. STACEY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

GEORGE S. PENDERGAST, EMRIE B. STETSON,

AUGUSTUS W. STOVER, AMOS STONE,

MARK F. BURNS.

Open for business every business day, 9 A.M. to 2 P.M.; Wednesdays and Saturdays, 3 to 5 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Bank stock as per schedule, .	\$744,300 00	Deposits,	\$5,074,658 61
Loans on bank stock,	21,600 00	Guaranty fund,	250,000 00
Railroad bonds as per schedule, .	608,400 00	Profit and loss ac-	
Loans on railroad bonds,	60,850 00	count,	96,897 69
Real estate (for banking pur-			
poses),	70,000 00		
Real estate by foreclosure,	57,500 00		
Loans on real estate,	2,269,375 00		
Loans on personal security,	1,381,200 00		
Loans on depositors' books,	250 00		
Deposits in banks, on interest,	203,742 66		
Cash on hand,	4,338 64		
	\$5,421,556 30		\$5,421,556 30

Cash on Deposit in Banks, amount in each :—

National Bank of the Republic, Boston,	\$69,854 80
Manufacturers' National Bank, Boston,	68,098 90
Monument National Bank, Boston,	65,788 96

Loans on Bank Stock, amount on each :—

On 260 shares Traders' National Bank, Boston,	\$16,000 00
On 10 shares Monument National Bank, Boston,	1,000 00
On 10 shares Monument National Bank, Boston,	800 00
On 15 shares Monument National Bank, Boston,	1,500 00
On 23 shares Monument National Bank, Boston,	2,300 00

Charlestown Five Cents Savings Bank — Continued.

Loans on Railroad Bonds, amount on each : —

On \$36,000 Providence & Springfield R.R. 5s,	\$30,000 00
On \$32,000 Boston & Maine R.R. 4s,	30,000 00
On \$1,000 Boston & Lowell R.R. 4s,	850 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
24	Andover Nat'l B'k, Andover, .	\$2,400	\$2,400 00	\$2,400 00
200	Atlas National Bank, Boston, .	20,000	23,400 00	20,000 00
106	Blackstone Nat'l B'k, Boston, .	10,600	10,600 00	10,600 00
42	Boston National B'k, Boston, .	4,200	4,368 00	4,200 00
145	Boylston Nat'l Bank, Boston, .	14,500	17,690 00	14,500 00
250	Bunker Hill Nat'l B'k, Boston, .	25,000	50,000 00	25,000 00
326	National City Bank, Boston, .	32,600	26,732 00	32,100 00
263	Nat'l B'k of Commerce, Boston, .	26,300	30,245 00	26,300 00
500	Continental Nat'l B'k, Boston, .	50,000	57,500 00	50,000 00
300	Eliot National Bank, Boston, .	30,000	39,300 00	30,000 00
20	First National Bank, Boston, .	2,000	4,700 00	2,000 00
150	First Ward N'l Bank, Boston, .	15,000	19,500 00	14,800 00
105	Freeman's Nat'l Bank, Boston, .	10,500	9,450 00	10,500 00
242	Globe National Bank, Boston, .	24,200	21,296 00	23,300 00
370	N'l Hide & Leather B'k, Boston, .	37,000	39,775 00	37,000 00
304	Howard Nat'l Bank, Boston, .	30,400	29,412 00	30,400 00
250	Manufacturers' N'l B'k, Boston, .	25,000	25,000 00	24,200 00
86	Market Nat'l Bank, Boston, .	8,600	7,310 00	8,600 00
27	Nat'l Market Bank, Brighton, .	2,700	2,419 75	2,700 00
224	Metropolitan N'l B'k, Boston, .	22,400	21,728 00	22,400 00
166	Monument Nat'l B'k, Boston, .	16,000	38,180 00	16,600 00
140	North National Bank, Boston, .	14,000	16,240 00	14,000 00
99	N'l B'k of No. America, Boston, .	9,900	11,385 00	9,900 00
200	N'l B'k of Redemption, Boston, .	20,000	24,500 00	20,000 00
342	N'l B'k of the Republic, Boston, .	34,200	54,378 00	34,200 00
267	National Revere Bank, Boston, .	26,700	25,365 00	26,700 00
69	Shawmut Nat'l Bank, Boston, .	6,900	7,952 25	6,900 00
500	Shoe & Leather N'l B'k, Boston, .	50,000	45,000 00	49,500 00
135	Suffolk National Bank, Boston, .	13,500	13,500 00	13,500 00
551	Tremont Nat'l Bank, Boston, .	55,100	48,488 00	55,100 00
156	Nat'l Webster Bank, Boston, .	15,600	15,600 00	15,600 00
164	Winthrop Nat'l B'k, Boston, .	16,400	19,106 00	16,400 00
150	Home Nat'l Bank, Brockton, .	15,000	26,250 00	15,000 00
26	Conway Nat'l B'k, Conway, .	2,600	2,938 00	2,600 00
75	Wachusett N'l B'k, Fitchburg, .	7,500	15,000 00	7,500 00
75	Railroad Nat'l Bank, Lowell, .	7,500	8,850 00	7,500 00
217	First National Bank, Lynn, .	21,700	29,295 00	21,700 00
67	Blue Hill Nat'l Bank, Milton, .	6,700	7,437 00	6,700 00
147	Newton Nat'l Bank, Newton, .	14,700	12,054 00	13,900 00
		\$748,000	\$864,344 00	\$744,300 00

Charlestown Five Cents Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested
Boston & Lowell R.R. 4s, . .	\$12,000	\$12,120 00	\$11,700 00
Boston & Lowell R.R. 5s, . .	25,000	26,250 00	25,000 00
Fitchburg R.R. 4s,	66,000	66,520 00	62,000 00
Fitchburg R.R. 4½s,	60,000	60,600 00	60,000 00
Fitchburg R.R. 5s,	200,000	215,050 00	200,000 00
Upper Coos R.R. 4s,	50,000	50,000 00	49,700 00
Upper Coos R.R. 4½s,	75,000	81,750 00	75,000 00
Concord & Claremont R.R. 4½s, . .	25,000	25,875 00	25,000 00
Boston & Maine R.R. 4½s, . .	100,000	112,000 00	100,000 00
	\$613,000	\$650,165 00	\$608,400 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$65,788 96	1½ per cent.	\$287,750 00	4½ per cent.	\$245,100 00	6 per cent.
137,953 70	2 "	1,536,075 00	5 "	16,100 00	6½ "
645,000 00	4 "	674,750 00	5½ "	32,500 00	7 "
296,000 00	4½ "				

Amount invested in real estate for banking purposes,	\$70,000 00
Estimated value of the same,	80,700 00
Assessed value of the same,	80,700 00
Net income received from same during year ending Oct. 31, 1894, . .	5,444 36
Value, by books, of other real estate held or owned by foreclosure or other- wise,	57,500 00
Assessed value of the same,	74,870 00
Net income received from same during year ending Oct. 31, 1894, . .	1,831 37
Number of loans which are of an amount not exceeding \$3,000 each, 666	
Aggregate amount of the same,	995,975 00
Total number of loans upon real estate,	850
Amount of investments from which no income is received,	8,800 00
Gross amount of interest or profits received or earned, as per books, dur- ing year ending Oct. 31, 1894,	262,136 89
Times for the dividends fixed by the by-laws: third Wednesday in April and October.	
Rate and amount of each semi-annual dividend { 2½ per cent , \$113,816 53 } during the year ending Oct. 31, 1894, . . { 2½ per cent , *116,000 00 }	229,816 53
Number of accounts opened during the year ending Oct. 31, 1894, . . .	1,836
Number of accounts closed during the year ending Oct. 31, 1894, . . .	1,354
Total number of open accounts Oct. 31, 1894,	15,242

* Estimated.

Charlestown Five Cents Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	\$8,940 61
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	835,651 58
Number of same,	11,936
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	711,659 88
Number of same,	9,445
Date of examination by commissioner: April 25.	

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num. ber.	Amount.		Num- ber.	Amount.
Of \$50 and less,	9,164	\$140,699 82	To the credit —		
Exceeding \$50 and not more than \$100,	1,277	108,103 88	Of women, both adult and minor,	6,577	\$465,387 20
Exceeding \$100 and not more than \$200,	596	93,297 35	Of guardians,	23	4,864 23
Exceeding \$200 and not more than \$500,	552	200,371 84	Of religious and charitable associations,	55	9,200 21
Exceeding \$500 and less than \$1,000,	188	133,209 14	In trust,	307	46,307 29
Of \$1,000 or more,	159	164,969 55			
Totals,	11,936	\$835,651 58			

CHELSEA SAVINGS BANK — CHELSEA.

Incorporated April 29, 1854. Present number of corporators, 148.

OTIS HINMAN, *President.*

ALBERT A. FICKETT, *Treasurer.*

ALBERT A. FICKETT, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

OTIS HINMAN,

HORATIO B. HERSHY,

ALONZO C. TENNEY,

JOHN T. HADAWAY,

JAMES GOULD.

Open for business every business day, 8 A.M. to 1 P.M.; Saturdays, 4 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$568,950 00	Deposits,	\$2,772,982 40
Bank stock as per schedule, .	116,700 00	Guaranty fund, . .	138,000 00
Loans on bank stock,	9,000 00	Interest account, . .	21,963 95
Railroad bonds as per schedule, .	189,100 00	Profit and loss ac-	
Loan on railroad bonds,	1,000 00	count,	67,190 43
Loan on railroad stock,	175 00		
Real estate (for banking pur-			
poses),	17,425 15		
Real estate by foreclosure, . .	40,816 23		
Loans on real estate,	1,508,072 00		
Loans on personal security, . .	392,475 00		
Loans to counties, cities or towns			
(notes),	44,000 00		
Loans on depositors' books, . .	500 00		
Deposits in banks, on interest, .	85,464 15		
Expense account,	4,351 21		
Premium account,	18,798 90		
Cash on hand,	3,309 14		
	\$3,000,136 78		\$3,000,136 78

Cash on Deposit in Banks, amount in each:—

Commercial National Bank, Boston,	\$25,216 06
First National Bank, Chelsea,	60,248 09

Loans on Bank Stock, amount on each:—

On 35 shares First National Bank, Chelsea,	\$3,000 00
On 5 shares First National Bank, Chelsea,	500 00
On 40 shares Commercial National Bank, Boston,	1,500 00
On 40 shares Fourth National Bank, Boston,	4,000 00

Chelsea Savings Bank — Continued.

Loan on Railroad Bonds :—			
On \$1,000 Old Colony R.R. 6s,	.	.	\$1,000 00
Loan on Railroad Stock :—			
On 2 shares Boston & Maine R.R.,	.	.	\$175 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Brookline, Mass., 5s, .	\$5,000	\$5,350 00	\$5,000 00
of Canton, Mass., 4s, .	8,000	8,320 00	8,000 00
of Danvers, Mass., 5s, .	2,000	2,260 00	2,000 00
of Norwalk, Conn., 4s, .	31,000	31,000 00	31,000 00
of Westminster, Vt., 4s, .	1,000	1,000 00	1,000 00
of Winthrop, Mass., 5s, .	11,000	11,000 00	11,000 00
City of Bay City, Mich., 5s, .	14,000	14,130 00	14,000 00
of Boston, Mass., 4s, .	75,950	83,594 00	75,950 00
of Boston, Mass., 6s, .	29,000	34,655 00	29,000 00
of Cambridge, Mass., 6s, .	2,000	2,320 00	2,000 00
of Canton, Ohio, 5s, .	16,000	16,495 00	16,000 00*
of Chelsea, Mass., 6s, .	11,000	11,110 00	11,000 00
of Cleveland, Ohio, 4s, .	13,000	13,210 00	13,000 00
of Dayton, Ohio, 5s, .	19,000	19,730 00	19,000 00*
of East Saginaw, Mich., 5s, .	21,500	22,625 00	21,500 00
of Fall River, Mass., 6s, .	5,000	5,950 00	5,000 00
of Fort Wayne, Ind., 4½s, .	20,000	21,800 00	20,000 00
of Gardiner, Me., 4s, .	6,000	6,120 00	6,000 00
of Grand Rapids, Mich., 4s, .	13,000	13,280 00	13,000 00
of Grand Rapids, Mich., 5s, .	22,000	22,440 00	22,000 00
of Keene, N. H., 4s, .	20,000	20,500 00	20,000 00
of Lawrence, Mass., 6s, .	35,000	40,325 00	35,000 00
of Lewiston, Me., 4s, .	5,000	5,100 00	5,000 00
of Lewiston, Me., 5s, .	16,000	18,240 00	16,000 00
of Lowell, Mass., 4s, .	8,000	8,480 00	8,000 00
of Lynn, Mass., 6s, .	6,000	6,123 00	6,000 00
Town of Marblehead, Mass., 4s, .	10,000	10,150 00	10,000 00
City of Newton, Mass., 4s, .	25,000	26,500 00	25,000 00
of Peoria, Ill., 4½s, .	15,000	15,675 00	15,000 00
of Providence, R. I., 4½s, .	15,000	15,600 00	15,000 00
of Saginaw, Mich., 4s, .	25,000	25,500 00	25,000 00
of Taunton, Mass., 6s, .	2,000	2,050 00	2,000 00
of Wallingford, Conn., 4s, .	17,000	17,170 00	17,000 00
of Waltham, Mass., 4s, .	10,000	10,500 00	10,000 00
of Worcester, Mass., 4½s, .	20,000	21,200 00	20,000 00
of Chicago, Ill., 3.65s, .	7,000	6,895 00	7,000 00*
State of New Hampshire 6s, .	7,500	8,667 00	7,500 00
	\$568,950	\$605,044 00	\$568,950 00

* Legal investments when made.

Chelsea Savings Bank — Continued.*Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
40	Atlantic Nat'l Bank, Boston, .	\$4,000	\$4,910 00	\$4,000 00
86	Atlas Nat'l Bank, Boston, .	8,600	10,062 00	8,600 00
20	Boston Nat'l Bank, Boston, .	2,000	2,080 00	2,000 00
25	Boylston Nat'l Bank, Boston, .	2,500	3,050 00	2,500 00
43	National City Bank, Boston, .	4,300	3,526 00	4,300 00
50	Commercial N'l Bank, Boston,	5,000	4,050 00	5,000 00
52	N'l B'k of Commerce, Boston,	5,200	5,980 00	5,200 00
40	Continental N'l Bank, Boston,	4,000	4,600 00	4,000 00
20	National Eagle Bank, Boston,	2,000	1,600 00	2,000 00
38	Everett Nat'l Bank, Boston, .	3,800	3,163 00	3,800 00
14	Nat'l Exchange Bank, Boston,	1,400	1,775 00	1,400 00
36	Howard Nat'l Bank, Boston, .	3,600	3,483 00	3,600 00
6	Market Nat'l Bank, Boston, .	600	510 00	600 00
70	Massachusetts N'l B'k, Boston,	7,000	6,650 00	7,000 00
16	Merchants' Nat'l Bank, Boston,	1,600	2,524 00	1,600 00
15	North Nat'l Bank, Boston, .	1,500	1,740 00	1,500 00
15	N'l B'k of No. America, Boston,	1,500	1,725 00	1,500 00
63	N'l B'k of Redemption, Boston,	6,300	7,717 00	6,300 00
100	N'l B'k of the Republic, Boston,	10,000	15,900 00	10,000 00
43	Shawmut Nat'l Bank, Boston,	4,300	4,955 00	4,300 00
28	State Nat'l Bank, Boston, .	2,800	3,248 00	2,800 00
25	Suffolk Nat'l Bank, Boston, .	2,500	2,500 00	2,500 00
50	Third Nat'l Bank, Boston, .	5,000	4,488 00	5,000 00
30	Tremont Nat'l Bank, Boston, .	3,000	2,640 00	3,000 00
42	Nat'l Webster Bank, Boston, .	4,200	4,200 00	4,200 00
50	Central Nat'l Bank, Boston, .	5,000	6,350 00	5,000 00
50	Freeman's Nat'l Bank, Boston,	5,000	4,500 00	5,000 00
30	First Nat'l Bank, Chelsea, .	3,000	3,120 00	3,000 00
45	Railroad Nat'l Bank, Lowell, .	4,500	5,310 00	4,500 00
5	Nat'l Exchange Bank, Salem,	500	475 00	500 00
20	First N'l Bank, So. Weymouth,	2,000	2,400 00	2,000 00
		\$116,700	\$129,231 00	\$116,700 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$25,000	\$25,500 00	\$25,000 00
Boston & Providence R.R. 4s, . .	45,000	46,800 00	45,000 00
Fitchburg R.R. 4½s,	20,000	20,200 00	20,000 00
Fitchburg R.R. 5s,	52,000	54,740 00	52,000 00
Old Colony R.R. 4s,	15,000	15,825 00	15,000 00
Salem & Lowell R.R. 6s,	10,000	10,750 00	10,000 00
Boston & Maine R.R. 4½s, . . .	20,000	22,000 00	20,000 00
Fitchburg R.R. 4s,	2,000	1,965 00	2,000 00
Maine Central R.R. 7s,	100	110 00	100 00
		\$189,100	\$197,890 00
			\$189,100 00

Chelsea Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$85,464 15	2½ per cent.	\$174,000 00	4½ per cent.	\$272,650 00	5½ per cent.
228,000 00	4 “	543,625 00	5 “	736,947 00	6 “

Amount invested in real estate for banking purposes,	\$17,425 15
Estimated value of the same,	17,500 00
Assessed value of the same,	13,700 00
Value, by books, of other real estate held or owned by foreclosure or otherwise,	40,816 23
Assessed value of the same,	64,750 00
Net income received from same during year ending Oct. 31, 1894, . . .	128 14
Number of loans which are of an amount not exceeding \$3,000 each, .	672
Aggregate amount of the same,	912,822 00
Total number of loans upon real estate,	765
Amount of investments from which no income is received,	22,433 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	146,345 12
Times for the dividends fixed by the by-laws: second Wednesday in April and October.	
Rate and amount of each semi-annual dividend { 2 per cent., \$50,156 17 } during the year ending Oct. 31, 1894, . . . { 2 per cent., 51,203 01 }	101,359 18
Number of accounts opened during the year ending Oct. 31, 1894, . . .	1,492
Number of accounts closed during the year ending Oct. 31, 1894, . . .	1,199
Total number of open accounts Oct. 31, 1894,	13,154
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	8,794 99
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	676,596 49
Number of same,	14,555
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	658,807 12
Number of same,	10,979
Date of examination by commissioner: April 5.	

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less,	12,172	\$181,884 04	To the credit —		
Exceeding \$50 and not more than \$100,	1,230	98,791 84	Of women, both adult and minor,	6,847	\$337,150 13
Exceeding \$100 and not more than \$200,	559	87,290 22	Of guardians,	81	5,998 83
Exceeding \$200 and not more than \$500,	403	142,167 63	Of religious and charitable associations,	164	19,406 81
Exceeding \$500 and less than \$1,000,	107	76,179 43	In trust,	744	70,189 80
Of \$1,000 or more,	84	90,283 33			
Totals,	14,555	\$676,596 49			

CHICOPEE SAVINGS BANK—CHICOPEE.

Incorporated Feb. 27, 1845. Present number of corporators, 57.

JOHN B. WOOD, *President.*

H. H. HARRIS, *Treasurer.*

LUTHER WHITE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

JOHN B. WOOD,
L. M. FERRY,

J. A. CARTER,
GEO. W. GIBSON.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$48,000 00	Deposits,	\$854,711 82
Bank stock as per schedule, .	22,600 00	Guaranty fund,	38,000 00
Loan on bank stock,	500 00	Profit and loss ac-	
Railroad bonds as per schedule, .	69,000 00	count,	12,389 81
Loans on real estate,	589,430 00		
Loans on personal security,	99,782 03		
Loans to counties, cities or towns			
(notes),	29,550 00		
Loans on depositors' books,	500 00		
Deposits in banks, on interest,	35,000 00		
Deposit in bank, not on interest,	3,510 59		
Cash on hand,	7,229 01		
	\$905,101 63		\$905,101 63

Cash on Deposit in Banks, amount in each :—

First National Bank, Chicopee,	\$3,510 59
City National Bank, Springfield,	10,000 00
Chicopee National Bank, Springfield,	5,000 00
Pyncheon National Bank, Springfield,	5,000 00
Third National Bank, Springfield,	5,000 00
Hampshire County National Bank, Northampton,	10,000 00

Loan on Bank Stock :—

On 20 shares Third National Bank, Springfield,	\$500 00
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Chicopee Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Lynn, Mass., 4s, . . .	\$10,000	\$10,000 00	\$10,000 00
of Providence, R. I., 4s, . . .	10,000	10,000 00	10,000 00
of Altoona, Pa., 4s, . . .	10,000	10,000 00	10,000 00
of Chicopee, Mass., 4s, . . .	9,000	9,000 00	9,000 00
Town of Rockport, Mass., 4s, . . .	9,000	9,000 00	9,000 00
	\$48,000	\$48,000 00	\$48,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	N'l B'k of Redemption, Boston,	\$1,000	\$1,100 00	\$1,000 00
100	First Nat'l Bank, Chicopee, .	10,000	14,000 00	10,000 00
50	City Nat'l Bank, Springfield, .	5,000	7,000 00	5,000 00
66	Chapin N'l Bank, Springfield,	6,600	7,920 00	6,600 00
		\$22,600	\$30,020 00	\$22,600 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s, . . .	\$10,000	\$10,500 00	\$10,000 00
Boston & Lowell R.R. 4s, . . .	10,000	10,000 00	10,000 00
Boston & Lowell R.R. 4½s, . . .	4,000	4,160 00	4,000 00
Boston & Providence R.R. 4s, . . .	10,000	10,300 00	10,000 00
Maine Central R.R. 5s, . . .	3,000	3,000 00	3,000 00
Old Colony R.R. 4s, . . .	20,000	20,000 00	20,000 00
Old Colony R.R. 6s, . . .	5,000	5,000 00	5,000 00
Upper Coos R.R. 4½s, . . .	7,000	7,000 00	7,000 00
	\$69,000	\$69,960 00	\$69,000 00

Chicopee Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$20,000 00	3 per cent.	\$131,650 00	4½ per cent.	\$539,262 03	5 per cent.
30,000 00	4 “	16,000 00	4½ “	850 00	6 “
17,000 00	4½ “				

Number of loans which are of an amount not exceeding \$3,000 each, .	243	
Aggregate amount of the same,		\$266,507 00
Total number of loans upon real estate,	283	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		40,941 20
Times for the dividends fixed by the by-laws: January 1 and July 1.		
Rate and amount of each semi-annual dividend { 2 per cent., \$16,247 32 } during the year ending Oct. 31, 1894, . . . { 2 per cent., 16,301 19 }		32,548 51
Number of accounts opened during the year ending Oct. 31, 1894, .	288	
Number of accounts closed during the year ending Oct. 31, 1894, .	271	
Total number of open accounts Oct. 31, 1894,	2,077	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		3,153,93
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		134,981 33
Number of same,	1,842	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		150,462 70
Number of same,	2,077	
Date of examination by commissioner: March 15.		

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less, . . .	1,325	\$28,427 03	To the credit—		
Exceeding \$50 and not more than \$100, .	275	23,206 69	Of women, both adult and minor, . . .	736	\$55,555 00
Exceeding \$100 and not more than \$200, .	112	17,403 00	Of guardians, . . .	3	167 69
Exceeding \$200 and not more than \$500, .	85	28,727 61	Of religious and chari-table associations, .	22	1,056 28
Exceeding \$500 and less than \$1,000, . . .	24	15,672 00	In trust,	23	3,720 00
Of \$1,000 or more, . .	21	21,545 00			
Totals,	1,842	\$134,981 83			

CHICOPEE FALLS SAVINGS BANK — CHICOPEE FALLS.

Incorporated May 11, 1875. Present number of corporators, 32.

GEORGE S. TAYLOR, *President.*

HENRY J. BOYD, *Treasurer.*

HENRY J. BOYD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

N. R. WOOD,
H. S. NEWELL,

G. M. MORTON,
JAMES FLINT.

Open for business every business day, 8 to 11 A.M.; 1 to 4 P.M.; 6 to 7 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Bank stock as per schedule, .	\$25,125 00	Deposits,	\$349,610 74
Loans on real estate,	244,475 00	Guaranty fund, . .	7,333 54
Loans on personal security, .	76,133 00	Interest account, .	1,243 20
Deposits in banks, on interest, .	21,345 97	Profit and loss ac-	
Deposit in bank, not on interest,	29 01	count,	9,348 19
Expense account,	25 00		
Cash on hand,	402 69		
	<hr/>		<hr/>
	\$367,535 67		\$367,535 67

Cash on Deposit in Banks, amount in each :—

Chicopee National Bank, Springfield,	\$4,029 01
Third National Bank, Springfield,	327 71
Pynchon National Bank, Springfield,	2,852 89
Springfield Safe Deposit and Trust Co, Springfield,	6,155 52
Springfield National Bank, Springfield,	3,764 54
City National Bank, Springfield,	4,245 31

Chicopee Falls Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	First National Bank, Chicopee,	\$1,000	\$1,400 00	\$1,000 00
10	First N'l Bank, Easthampton, .	1,000	1,485 00	1,485 00
20	Hadley Falls N'l B'k, Holyoke,	2,000	3,200 00	3,410 00
16	Franklin County Nat'l Bank, Greenfield,	1,600	1,600 00	1,600 00
13	Palmer National Bank, Palmer,	1,300	1,300 00	1,300 00
25	Chicopee N'l B'k, Springfield,	2,500	4,125 00	2,500 00
20	First Nat'l Bank, Springfield, .	2,000	3,300 00	3,300 00
40	Chapin N'l Bank, Springfield,	4,000	4,930 00	4,930 00
50	City Nat'l Bank, Springfield, .	5,000	6,500 00	5,000 00
6	Agawam N'l Bank, Springfield,	600	600 00	600 00
		\$21,000	\$28,440 00	\$25,125 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$21,345 97	4 per cent.	\$320,608 00	5 per cent.	-	-

Number of loans which are of an amount not exceeding \$3,000 each, 174
Aggregate amount of the same, \$198,938 00
Total number of loans upon real estate, 151
Gross amount of interest or profits received or earned, as per books, during
year ending Oct. 31, 1894, 16,971 22
Times for the dividends fixed by the by-laws: January 1 and July 1.
Rate and amount of each semi-annual dividend { 2 per cent., \$6,152 07 }
during the year ending Oct. 31, 1894, . . . { 2 per cent., 6,348 23 } 12,500 30
Number of accounts opened during the year ending Oct. 31, 1894, . 235
Number of accounts closed during the year ending Oct. 31, 1894, . 212
Total number of open accounts Oct. 31, 1894, 1,307
Total expenses of the corporation for the year ending Oct. 31, 1894 (ex-
clusive of taxes), 1,074 75
Amount of deposits, not including dividends, received during the year
ending Oct. 31, 1894, 90,709 02
Number of same, 1,830
Amount of withdrawals, including dividends, during the year ending Oct.
31, 1894, 76,771 04
Number of same, 1,242
Date of examination by commissioner: March 15.

Chicopee Falls Savings Bank — Concluded.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less, . . .	1,466	\$24,844 76	To the credit —		
Exceeding \$50 and not more than \$100, . . .	216	17,646 67	Of women, both adult and minor, . . .	553	\$33,322 21
Exceeding \$100 and not more than \$200, . . .	77	11,598 78	Of guardians, . . .	8	3,238 77
Exceeding \$200 and not more than \$500, . . .	45	15,252 47	Of religious and charitable associations, . .	40	1,667 40
Exceeding \$500 and less than \$1,000, . . .	18	8,866 34	In trust,	11	1,509 78
Of \$1,000 or more, . . .	18	13,000 00			
Totals,	1,830	\$90,709 02			

CITIZENS' SAVINGS BANK—FALL RIVER.

Incorporated October, 1851. Present number of corporators, 55.

JOHN C. MILNE, *President.*

E. E. HATHAWAY, *Treasurer.*

GEO. H. EDDY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

JOHN C. MILNE, SAMUEL W. HATHAWAY,

LLOYD S. EARLE, M. G. B. SWIFT,

HENRY H. EARL.

Open for business every business day, 9 A.M. to 1 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$88,500 00	Deposits,	\$3,310,974 73
Bank stock as per schedule, .	319,540 00	Guaranty fund,	131,602 96
Railroad bonds as per schedule, .	109,000 00	Discount account,	144,308 07
Real estate by foreclosure, . . .	2,875 08	Suspense account,	29,200 08
Loans on real estate,	2,247,713 70		
Loans on personal security, . . .	751,336 37		
Deposits in banks, on interest, .	62,911 58		
Deposit in bank, not on interest, .	28,889 09		
Expense account,	2,581 98		
Cash on hand,	4,738 04		
	\$3,616,085 84		\$3,616,085 84

Cash on Deposit in Banks, amount in each :—

National Bank of Redemption, Boston,	\$20,914 64
National Bank of the Republic, Boston,	10,890 64
First National Bank, Boston,	10,219 35
Washington National Bank, Boston,	20,886 95
Pocasset National Bank, Fall River,	28,889 09

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Chicago, Ill., 4s,	\$25,000	\$25,500 00	\$25,000 00*
of Milwaukee, Wis., 5s,	29,000	31,845 00	29,000 00
of Waterbury, Conn., 4s,	10,500	10,920 00	10,500 00
of Indianapolis, Ind., 4s,	20,000	20,600 00	20,000 00
of Fort Wayne, Ind., 6s,	2,000	2,180 00	2,000 00
	\$86,500	\$91,045 00	\$86,500 00

* A legal investment when made.

Citizens' Savings Bank — Continued.*Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
14	Boston Nat'l Bank, Boston, .	\$1,400	\$1,456 00	\$1,400 00
6	Continental Nat'l B'k, Boston,	600	690 00	600 00
93	Eliot National Bank, Boston, .	9,300	12,183 00	9,300 00
250	First National Bank, Boston, .	25,000	59,500 00	25,000 00
140	Howard Nat'l Bank, Boston, .	14,000	13,440 00	14,000 00
50	Merchants' Nat'l B'k, Boston,	5,000	7,850 00	5,000 00
77	N'l B'k of Commerce, Boston,	7,700	8,855 00	7,700 00
128	N'l B'k of Redemption, Boston,	12,800	16,000 00	12,800 00
25	N'l B'k of the Republic, Boston,	2,500	3,975 00	2,500 00
225	N'l Hide & Leather B'k, Boston,	22,500	24,075 00	22,500 00
281	Nat'l Revere Bank, Boston, .	28,100	26,675 00	28,100 00
35	Shawmut Nat'l Bank, Boston,	3,500	4,060 00	3,500 00
51	State National Bank, Boston, .	5,100	5,916 00	5,100 00
25	Suffolk Nat'l Bank, Boston, .	2,500	2,500 00	2,500 00
102	Washington Nat'l B'k, Boston,	10,200	11,118 00	10,200 00
157	Fall River N'l B'k, Fall River,	15,700	17,270 00	14,312 50
149	Massasoit N'l B'k, Fall River,	14,900	22,350 00	14,900 00
300	Metacomet N'l B'k, Fall River,	30,000	37,500 00	30,000 00
110	Nat'l Union Bank, Fall River,	11,000	11,000 00	11,000 00
800	Pocasset Nat'l B'k, Fall River,	80,000	112,000 00	80,000 00
180	Second Nat'l Bank, Fall River,	18,000	30,600 00	18,000 00
13	Railroad Nat'l Bank, Lowell, .	1,300	1,534 00	1,127 50
		\$321,100	\$430,547 00	\$319,540 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4½s, . . .	\$20,000	\$22,000 00	\$20,000 00
Concord & Montreal R.R. 4s, . . .	20,000	20,400 00	20,000 00
Maine Central R.R. 4½s,	26,000	27,560 00	26,000 00
Maine Central R.R. 5s,	2,000	2,220 00	2,000 00
Maine Central R.R. 6s,	500	550 00	500 00
Maine Central R.R. 7s,	500	550 00	500 00
St. Johnsbury & L. Champlain R.R. 5s,	15,000	22,250 00	15,000 00
Worcester, Nashua & Roch. R.R. 4s,	25,000	25,250 00	25,000 00
	\$109,000	\$120,780 00	\$109,000 00

Citizens' Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$20,916 64	1½ per cent.	\$80,000 00	3¾ per cent.	\$729,166 00	5½ per cent.
41,996 94	2 "	260,280 00	4 "	20,014 20	6 "
20,000 00	3 "	234,032 37	4½ "		
286,000 00	3½ "	1,369,557 60	5 "		

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$2,875 08
Assessed value of the same,	2,170 00
Net income received from same during year ending Oct. 31, 1894, . . .	144 91
Number of loans which are of an amount not exceeding \$3,000 each, 464	
Aggregate amount of the same,	643,376 20
Total number of loans upon real estate,	615
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	184,547 32
Times for the dividends fixed by the by-laws: second Monday in June and December.	
Rate and amount of each semi-annual dividend { 2½ per cent., \$79,646 43 } during the year ending Oct. 31, 1894, . . . { 2½ per cent., 72,113 15 }	151,759 68
Number of accounts opened during the year ending Oct. 31, 1894, . . .	1,178
Number of accounts closed during the year ending Oct. 31, 1894, . . .	1,142
Total number of open accounts Oct. 31, 1894,	5,701
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	10,127 25
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	464,510 37
Number of same,	4,498
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	560,883 15
Number of same,	5,403
Date of examination by commissioner: September 13.	

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less,	3,046	\$63,074 86	To the credit—		
Exceeding \$50 and not more than \$100,	619	51,871 09	Of women, both adult and minor,	1,995	\$210,271 79
Exceeding \$100 and not more than \$200,	339	54,175 05	Of guardians,	15	6,065 97
Exceeding \$200 and not more than \$500,	281	101,992 58	Of religious and char-itable associations, . . .	31	5,044 82
Exceeding \$500 and less than \$1,000,	98	67,746 53	In trust,	338	71,074 90
Of \$1,000 or more,	115	125,650 26			
Totals,	4,498	\$464,510 37			

CITY SAVINGS BANK—PITTSFIELD.

Incorporated April 13, 1893. Present number of corporators, 16.

FRANCIS W. ROCKWELL, *President.* HIRAM B. WELLINGTON, *Treasurer.*
BENJ. M. ENGLAND, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

OLIVER W. ROBBINS, WM. M. MERGER,
HENRY R. PIERSON, ARTHUR A. MILLS,
HIRAM B. WELLINGTON.

Open for business every business day, except Saturdays, 9 A.M. to 12 M.; 1 to 3 P.M.
Saturdays, 9 A.M. to 12 M.; 1 to 6 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$5,000 00	Deposits,	\$129,469 05
Bank stock as per schedule, .	3,403 00	Guaranty fund,	180 46
Loans on bank stock,	700 00	Interest account,	289 85
Railroad bonds as per schedule, .	15,000 00		
Loans on real estate,	77,885 00		
Loans on personal security,	7,800 00		
Loans to counties, cities or towns (notes),	8,000 00		
Deposit in bank, on interest,	5,120 82		
Deposits in banks, not on interest,	3,463 15		
Expense account,	591 52		
Premium account,	1,306 25		
Furniture,	811 76		
Interest account,	34 96		
Cash on hand,	822 90		
	\$129,939 36		\$129,939 36

Cash on Deposit in Banks, amount in each : —

Pittsfield National Bank, Pittsfield,	\$1,346 64
Third National Bank, Pittsfield,	594 33
Agricultural National Bank, Pittsfield,	1,522 18
First National Bank, Adams,	5,120 82

Loans on Bank Stock, amount on each : —

On 5 shares Housatonic National Bank, Stockbridge,	\$450 00
On 10 shares Pittsfield National Bank, Pittsfield,	250 00

City Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Adams 5s,	\$5,000	\$5,500 00	\$5,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
19 7	First Nat'l Bank, Springfield,	\$1,900	\$2,318 00	\$2,318 00
	Housatonic National Bank, Stockbridge,	700	1,085 00	1,085 00
		\$2,600	\$3,403 00	\$3,403 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4½s, . . .	\$5,000	\$5,525 00	\$5,000 00
Fitchburg R.R. 5s,	5,000	5,287 50	5,000 00
Penobscot Shore Line R R. 4s, .	5,000	5,000 00	5,000 00
	\$15,000	\$15,812 50	\$15,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$5,120 82	2½ per cent.	\$86,825 00	5 per cent.	\$7,560 00	6 per cent.

Number of loans which are of an amount not exceeding \$3,000 each,46

Aggregate amount of the same, \$52,385 00

Total number of loans upon real estate, 49

Gross amount of interest or profits received or earned, as per books, during
year ending Oct. 31, 1894, 2,461 35

Times for the dividends fixed by the by-laws: first Thursday in January
and July.

City Savings Bank — Concluded.

Rate and amount of each semi-annual dividend { 2 per cent., \$653 27 }		
during the year ending Oct. 31, 1894, . . . { 2 per cent., 1,353 40 }		\$2,006 67
Number of accounts opened during the year ending Oct. 31, 1894, . . .	341	
Number of accounts closed during the year ending Oct. 31, 1894, . . .	67	
Total number of open accounts Oct. 31, 1894,	482	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		179 38
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		104,885 86
Number of same,	889	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		21,351 77
Number of same,	257	
Date of examination by commissioner: May 18.		

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less,	560	\$9,658 49	To the credit —		
Exceeding \$50 and not more than \$100,	109	9,418 08	Of women, both adult and minor,	189	\$37,835 76
Exceeding \$100 and not more than \$200,	84	13,849 31	Of guardians,	1	210 00
Exceeding \$200 and not more than \$500,	85	30,501 41	Of religious and charitable associations,	3	268 00
Exceeding \$500 and less than \$1,000,	29	19,438 57	In trust,	8	5,350 00
Of \$1,000 or more,	22	22,000 00			
Totals,	889	\$104,885 86			

CITY FIVE CENTS SAVINGS BANK—HAVERHILL.

Incorporated March 31, 1870. Present number of corporators, 61.

JOHN B. NICHOLS, *President.*

GEO. W. NOYES, Treasurer.

GEO. W. NOYES, Clerk of the Corporation.

Names of committee charged with the investment of its funds :

JOHN B. NICHOLS,

IRA O. SAWYER,

C. W. CHASE,

SAMUEL W. HOPKINSON,

JOHN E. GALB.

**Open for business every business day, except Saturdays, 9 A.M. to 12 M.; 2 to 3 P.M.;
on Saturdays, 9 A.M. to 12 M.**

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$121,800 00	Deposits, . . .	\$1,377,232 21
Bank stock as per schedule, .	40,100 00	Guaranty fund, .	63,225 00
Loans on bank stock, . . .	16,800 00	Interest account, .	24,938 19
Railroad bonds as per schedule,	178,000 00	Profit and loss ac-	
Loans on railroad stock, . . .	2,100 00	count, . . .	8,411 00
Loans on real estate, . . .	748,955 00		
Loans on personal security, .	339,100 00		
Loans to counties, cities or towns			
(notes),	5,000 00		
Loans on depositors' books, .	150 00		
Deposit in bank, on interest, .	15,162 00		
Expense account,	1,948 89		
Taxes paid,	1,507 65		
Premium account,	1,989 00		
Cash on hand,	1,693 86		
	\$1,473,806 40		\$1,473,806 40

Cash on Deposit in Bank :—

First National Bank, Haverhill, \$15,162 00

Loans on Bank Stock, amount on each : —

On 100 shares Essex National Bank, Haverhill,	\$8,500 00
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On 50 shares Second National Bank, Haverhill,	5,000 00
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On 1 share First National Bank, Haverhill,	100 00
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On 2 shares First National Bank, Haverhill,	200 00
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On 2 shares First National Bank, Haverhill,	200 00
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On 5 shares First National Bank, Haverhill,	400 00
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On 20 shares Amesbury National Bank, Amesbury,	1,900 00
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Loans on Railroad Stock, amount on each : —

On 30 shares Boston & Maine R.R.	\$1,300 00
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On 6 shares Boston & Maine R R.,	600 00
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[illegible]

City Five Cents Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Akron, Ohio, 5s, . . .	\$24,800	\$25,551 00	\$24,800 00
of Grand Rapids, Mich., 5s, . .	5,000	5,100 00	5,000 00
of Brockton, Mass., 4s, . . .	7,000	7,245 00	7,000 00
of Cleveland, Ohio, 4s, . . .	20,000	20,600 00	20,000 00
of Haverhill, Mass., 4s, . . .	40,000	41,502 00	40,000 00
of Waterbury, Ct., 4s, . . .	25,000	25,342 00	25,000 00
	\$121,800	\$125,340 00	\$121,800 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
74	Continental N'l B'k, Boston, . .	\$7,400	\$8,510 00	\$7,400 00
30	Massachusetts N'l B'k, Boston, .	3,000	2,850 00	3,000 00
25	Merchants' Nat'l Bank, Boston, .	2,500	3,950 00	2,500 00
9	N'l B'k of Commerce, Boston, . .	900	1,035 00	900 00
30	Tremont Nat'l Bank, Boston, . .	3,000	2,640 00	3,000 00
211	First Nat'l Bank, Haverhill, . .	21,100	28,485 00	21,100 00
9	Haverhill N'l Bank, Haverhill, .	900	1,350 00	900 00
13	Merrimac N'l Bank, Haverhill, .	1,300	2,080 00	1,300 00
		\$40,100	\$50,900 00	\$40,100 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4s, . . .	\$50,000	\$51,250 00	\$50,000 00
Boston & Maine R.R. 4½s, . . .	10,000	11,050 00	10,000 00
Concord & Montreal R.R. 4s, . .	25,000	25,625 00	25,000 00
Fitchburg R.R. 4s, . . .	5,000	4,950 00	5,000 00
Fitchburg R.R. 5s, . . .	33,000	35,215 00	33,000 00
Leeds & Farmington R.R. 6s, . .	10,000	10,350 00	10,000 00
Maine Central R.R. 7s, . . .	10,000	13,600 00	10,000 00
Old Colony R.R. 6s, . . .	10,000	10,400 00	10,000 00
Upper Coos R.R. 4s, . . .	15,000	14,850 00	15,000 00
Worcester, Nashua & Rochester R.R. 4s, . . .	10,000	10,150 00	10,000 00
	\$178,000	\$187,440 00	\$178,000 00

City Five Cents Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$15,162 00	2½ per cent.	\$70,000 00	4½ per cent.	\$40,800 00	5½ per cent.
50,000 00	4 "	737,950 00	5 "	87,855 00	6 "
85,000 00	4½ "				

Number of loans which are of an amount not exceeding \$3,000 each,	253	
Aggregate amount of the same,		\$359,255 00
Total number of loans upon real estate;	285	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		71,840 21
Times for the dividends fixed by the by-laws: first Wednesday in June and December.		
Rate and amount of each semi-annual dividend { 2½ per cent., \$31,815 30 } during the year ending Oct. 31, 1894, . { 2 per cent , 25,609 63 }		57,424 93
Number of accounts opened during the year ending Oct. 31, 1894,	905	
Number of accounts closed during the year ending Oct. 31, 1894,	736	
Total number of open accounts Oct. 31, 1894,	5,663	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		3,917 23
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		245,353 74
Number of same,	4,299	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		239,462 07
Number of same,	3,620	
Date of examination by commissioner: March 13.		

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less,	3,449	\$52,029 95	To the credit —		
Exceeding \$50 and not more than \$100,	396	83,040 88	Of women, both adult and minor,	1,713	\$109,137 89
Exceeding \$100 and not more than \$200,	202	31,528 11	Of guardians,	26	4,721 72
Exceeding \$200 and not more than \$500,	168	58,047 50	Of religious and chari-table associations,	27	9,895 67
Exceeding \$500 and less than \$1,000,	58	40,507 30	In trust,	15	3,843 14
Of \$1,000 or more,	26	30,200 00			
Totals,	4,299	\$245,353 74			

CITY INSTITUTION FOR SAVINGS — LOWELL.

Incorporated April 12, 1837. Present number of corporators, 41.

FREDERIO T. GREENHALGE, *President.* F. A. BUTTRICK, *Treasurer.*
F. A. BUTTRICK, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

ADDISON PUTNAM, F. T. GREENHALGE,
LEONARD HUNTRESS, HENRY C. COOPER,
FRANK CORBURN.

Open for business every business day, 9 A.M. to 1 P.M.; also Saturdays, 7 to 9 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, ..	\$866,000 00	Deposits,	\$6,110,216 36
Bank stock as per schedule, .	704,969 75	Guaranty fund, .	350,000 00
Loans on bank stock,	43,600 00	Profit and loss ac-	
Railroad bonds as per schedule,	1,068,000 00	count,	174,715 79
Real estate by foreclosure, .	25,711 68		
Loans on real estate,	2,582,188 38		
Loans on personal security, .	1,002,788 94		
Loans to counties, cities or towns			
(notes),	16,000 00		
Loans on depositors' books, .	50 00		
Deposits in banks, on interest, .	294,975 84		
Burlington, Iowa, Electric Rail-			
way bonds,*	5,000 00		
Suspense account,	25,250 23		
Cash on hand,	397 33		
	\$6,634,932 15		\$6,634,932 15

Cash on Deposit in Banks, amount in each :—

Appleton National Bank, Lowell,	\$107,170 93†
Pyncheon National Bank, Springfield,	75,000 00
National Bank of Redemption, Boston,	55,511 25
State National Bank, Boston,	7,001 73
Shoe and Leather National Bank, Boston,	50,291 93

* Taken to secure indebtedness.
† This deposit, in excess of the legal limit, has since been reduced.

City Institution for Savings — Continued.

Loans on Bank Stock, amount on each :—

On 10 shares Wamesit National Bank, Lowell,	\$1,000 00
On 15 shares Wamesit National Bank, Lowell,	} 3,000 00
On 15 shares Brockton National Bank, Brockton,	
On 5 shares Brockton National Bank, Brockton,	} 1,000 00
On 9 shares National Hide and Leather Bank, Boston,	
On 5 shares Prescott National Bank, Lowell,	500 00
On 38 shares Wamesit National Bank, Lowell,	3,800 00
On 10 shares Massachusetts Loan and Trust Co., Boston,	400 00
On 6 shares Appleton National Bank, Lowell,	600 00
On 111 shares Pacific National Bank, Lawrence,	10,500 00
On 10 shares Old Lowell National Bank, Lowell,	1,000 00
On 20 shares Lowell Trust Co., Lowell,	1,500 00
On 90 shares Old Lowell National Bank, Lowell,	9,000 00
On 5 shares Appleton National Bank, Lowell,	} 2,100 00
On 20 shares Lowell Trust Co., Lowell,	
On 40 shares Agawam National Bank, Springfield,	3,200 00
On 30 shares First National Bank, Lowell,	3,000 00
On 30 shares Old Lowell National Bank, Lowell,	3,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Maynard, Mass., 4s,	\$15,000	\$15,600 00	\$15,000 00
City of Cleveland, Ohio, 4s,	52,000	53,850 00	52,000 00
of Des Moines, Iowa, 4s,	60,000	57,000 00	60,000 00
of Des Moines, Iowa, 4½s,	90,000	90,000 00	90,000 00
of Fitchburg, Mass., 4s,	125,000	132,250 00	125,000 00
of Lowell, Mass., 4s,	50,000	53,000 00	50,000 00
of Milwaukee, Wis, 5s,	100,000	112,965 00	100,000 00
of Saginaw, Mich., 4½s,	50,000	54,237 00	50,000 00
of Altoona, Pa., 4s,	50,000	51,500 00	50,000 00
Town of Cranston, R. I, 4s,	74,000	77,700 00	74,000 00
City of Lawrence, Mass., 4s,	100,000	106,000 00	100,000 00
of Waterbury, Conn., 4s,	100,000	106,000 00	100,000 00
	\$866,000	\$910,102 00	\$866,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
80	Atlantic Nat'l Bank, Boston,	\$8,000	\$9,820 00	\$8,000 00
200	Atlas Nat'l Bank, Boston,	20,000	23,400 00	20,000 00
204	Blackstone N'l Bank, Boston,	20,400	20,425 50	20,400 00
210	Boston Nat'l Bank, Boston,	21,000	21,840 00	21,000 00
124	Boylston Nat'l Bank, Boston,	12,400	15,562 00	12,400 00

City Institution for Savings — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
89	Bunker Hill N'l Bank, Boston,	\$3,900	\$7,800 00	\$3,900 00
78	National City Bank, Boston, .	7,800	6,396 00	7,800 00
138	Columbian Nat'l Bank, Boston,	13,800	14,283 00	13,800 00
146	Continental N'l Bank, Boston,	14,600	16,790 00	14,600 00
100	Eliot National Bank, Boston, .	10,000	13,100 00	10,000 00
55	Everett Nat'l Bank, Boston, .	5,500	4,578 75	5,494 75
200	First National Bank, Boston, .	20,000	47,600 00	20,000 00
200	Globe Nat'l Bank, Boston, .	20,000	18,000 00	20,000 00
100	Hamilton Nat'l Bank, Boston,	10,000	11,050 00	10,000 00
135	Howard Nat'l Bank, Boston, .	13,500	13,061 25	13,500 00
100	Market Nat'l Bank, Boston, .	10,000	8,500 00	10,000 00
44	Merchants' Nat'l Bank, Boston,	4,400	6,941 00	4,400 00
100	Metropolitan N'l B'k, Boston,	10,000	9,750 00	10,000 00
125	Massachusetts Loan and Trust Company, Boston, .	12,500	14,625 00	12,500 00
150	N'l B'k of Commerce, Boston,	15,000	17,250 00	15,000 00
250	N'l B'k of No. America, Boston,	25,000	28,750 00	25,000 00
400	N'l B'k of Redemption, Boston,	40,000	50,300 00	40,000 00
400	N'l B'k of the Republic, Boston,	40,000	63,600 00	40,000 00
30	National Eagle Bank, Boston,	3,000	2,497 50	3,000 00
50	Nat'l Exchange Bank, Boston,	5,000	6,337 50	5,000 00
100	N'l Hide & Leather B'k, Boston,	10,000	10,750 00	10,000 00
375	National Revere Bank, Boston,	37,500	35,718 75	37,500 00
36	National Union Bank, Boston,	3,600	4,833 00	3,600 00
70	Nat'l Webster Bank, Boston, .	7,000	7,000 00	7,000 00
65	New England N'l B'k, Boston,	6,500	10,286 25	6,500 00
167	North Nat'l Bank, Boston, .	16,700	19,372 00	16,700 00
205	Suffolk Nat'l Bank, Boston, .	20,500	20,525 62	20,500 00
400	Third Nat'l Bank, Boston, .	40,000	35,900 00	40,000 00
236	Tremont Nat'l Bank, Boston, .	23,600	20,768 00	23,600 00
39	Washington N'l B'k, Boston, .	3,900	4,251 00	3,900 00
42	Framingham National Bank, Framingham, .	4,200	5,460 00	4,200 00
25	Bay State N'l Bank, Lawrence,	1,875	3,125 00	1,875 00
610	Appleton Nat'l Bank, Lowell,	61,000	76,250 00	61,000 00
66	First Nat'l Bank, Lowell, .	6,600	11,550 00	6,600 00
220	Prescott Nat'l Bank, Lowell, .	22,000	33,000 00	22,000 00
72	Railroad Nat'l Bank, Lowell, .	7,200	9,360 00	7,200 00
41	Wamesit Nat'l Bank, Lowell, .	4,100	5,945 00	4,100 00
25	First N'l Bank, Marlborough,	2,500	2,500 00	2,500 00
100	Nat'l Bank of the Common- wealth, Boston, .	10,000	13,025 00	10,000 00
40	Old Boston Nat'l Bank, Boston,	4,000	4,180 00	4,000 00
265	Second Nat'l Bank, Boston, .	26,500	49,025 00	26,500 00
100	Shawmut Nat'l Bank, Boston, .	10,000	11,625 00	10,000 00
99	State Nat'l Bank, Boston, .	9,900	11,484 00	9,900 00
		\$704,975	\$858,191 12	\$704,969 75

City Institution for Savings — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$150,000	\$152,090 00	\$150,000 00
Boston & Lowell R.R. 7s, . . .	2,000	2,020 00	2,000 00
Concord & Montreal R.R. 4s, . . .	200,000	205,000 00	200,000 00
Conn. & Passumpsic Rivers R.R. 4s,	50,000	51,250 00	50,000 00
Fitchburg R.R. 4s,	100,000	99,000 00	100,000 00
Fitchburg R.R. 4½s,	100,000	100,750 00	100,000 00
Fitchburg R.R. 5s,	100,000	105,000 00	100,000 00
Maine Central R.R. 4½s,	50,000	53,500 00	50,000 00
Old Colony R.R. 4s,	156,000	163,410 00	156,000 00
Worcester, Nashua & Roch. R.R. 4s,	50,000	50,500 00	50,000 00
Lowell & Lawrence R.R. 6s, . . .	10,000	10,575 00	10,000 00
Sullivan County R.R. 4s,	100,000	102,500 00	100,000 00
	\$1,068,000	\$1,095,595 00	\$1,068,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$7,001 73	1½ per cent.	\$8,000 00	4½ per cent.	\$22,000 00	5½ per cent.
212,974 11	2 "	248,295 77	4½ "	241,076 98	6 "
76,000 00	3 "	3,125,254 57	5 "		

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$25,711 68
Assessed value of the same,	48,700 00
Net income received from same during year ending Oct. 31, 1894, . . .	208 24
Number of loans which are of an amount not exceeding \$3,000 each, 453	
Aggregate amount of the same,	624,460 38
Total number of loans upon real estate,	596
Amount of investments from which no income is received,	28,250 23
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	321,241 49
Times for the dividends fixed by the by-laws: second Saturday in January and July.	
Rate and amount of each semi-annual dividend { 2 per cent., \$118,105 91 } during the year ending Oct. 31, 1894, . . . { 2 per cent., 117,491 39 }	235,597 30
Number of accounts opened during the year ending Oct. 31, 1894, 1,742	
Number of accounts closed during the year ending Oct. 31, 1894, 2,044	
Total number of open accounts Oct. 31, 1894,	15,375
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	13,017 81

City Institution for Savings — Concluded.

Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894, \$736,991 13
Number of same, 11,436
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894, 1,028,537 11
Number of same, 18,048
Date of examination by commissioner: November 13.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less, . . .	8,870	\$188,714 21	To the credit —		
Exceeding \$50 and not more than \$100, . . .	1,331	115,881 74	Of women, both adult and minor, . . .	5,484	\$333,331 88
Exceeding \$100 and not more than \$200, . . .	548	85,513 06	Of guardians, . . .	31	9,617 31
Exceeding \$200 and not more than \$500, . . .	454	152,090 07	Of religious and charitable associations, . .	88	10,483 46
Exceeding \$500 and less than \$1,000, . . .	141	98,971 29	In trust,	840	45,091 23
Of \$1,000 or more, . .	92	95,820 76			
Totals,	11,436	\$736,991 13			

CLINTON SAVINGS BANK—CLINTON.

Incorporated May 15, 1851. Present number of corporators, 52.

CHARLES L. SWAN, *President.* C. L. S. HAMMOND, *Treasurer.*
CHAS. G. STEVENS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

C. L. SWAN, G. W. WEEKS,
C. C. STONE, J. E. THAYER,
LUCIUS FIELD.

Open for business every business day, except Saturdays, 9 A.M. to 12 M., and 2 to 4 P.M.;
Saturdays, 9 A.M. to 1 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$58,000 00	Deposits,	\$1,608,952 99
Loan on public funds, . .	1,000 00	Guaranty fund, . .	53,400 00
Bank stock as per schedule, .	84,000 00	Profit and loss ac-	
Loan on bank stock,	1,900 00	count,	2,082 51
Railroad bonds as per schedule,	85,000 00		
Loan on railroad stock, . .	25,000 00		
Railroad notes,	25,000 00		
Loans on real estate,	803,912 14		
Loans on personal security, .	428,640 00		
Loans to counties, cities or towns			
(notes),	65,100 00		
Deposit in bank, on interest, .	30,862 38		
Deposit in bank, not on interest,	10,200 89		
Premium account,	10,682 91		
100 shares Oregon Railway and			
Navigation Co.,			
\$5,000 Wabash R.R. 2d mort-	*18,200 00		
gage 5s,			
\$10,000 Oregon Short Line &			
Utah Northern R.R. 5s, . .			
Cash on hand,	16,937 18		
	\$1,664,435 50		\$1,664,435 50

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each :—

First National Bank, Clinton, \$10,200 89
First National Bank, Boston, 80,862 38

Loan on Public Funds :—

On \$1,000 United States 4s, 1,000 00

Clinton Savings Bank — Continued.

Loan on Bank Stock :—

On 55 shares First National Bank, Clinton, \$1,900 00

Loan on Railroad Stock :—

On 250 shares Boston & Maine R.R., \$25,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s, . .	\$4,000	\$4,080 00	\$4,000 00
of Boston, Mass., 5s, . .	2,000	2,300 00	2,000 00
of Cambridge, Mass., 6s, . .	5,000	6,000 00	5,000 00
of Clinton, Mass., 4s, . .	38,000	39,669 66	38,000 00
of Providence, R. I., 6s, . .	1,000	1,160 00	1,000 00
of Taunton, Mass., 5s, . .	8,000	8,020 00	8,000 00
	\$58,000	\$61,229 66	\$58,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
14	Atlas National Bank, Boston, .	\$1,400	\$1,638 00	\$1,400 00
20	Central National Bank, Boston,	2,000	2,540 00	4,000 00
5	National City Bank, Boston, .	500	410 00	500 00
10	N'l Hide & Leather B'k, Boston,	1,000	1,075 00	1,000 00
16	Howard Nat'l Bank, Boston, .	1,600	1,548 00	1,600 00
20	Market National Bank, Boston,	2,000	1,700 00	2,000 00
50	Manufacturers' N'l B'k, Boston,	5,000	5,000 00	5,000 00
30	Metropolitan N'l B'k, Boston, .	3,000	2,950 00	3,000 00
2	Boston National Bank, Boston,	200	208 00	200 00
44	N'l B'k of No. America, Boston,	4,400	5,060 00	4,400 00
70	Nat'l Webster Bank, Boston, .	7,000	7,000 00	7,000 00
329	First National Bank, Clinton, .	32,900	41,125 00	32,900 00
40	Fitchburg N'l B'k, Fitchburg,	4,000	6,000 00	6,000 00
50	National Bank of Commerce, New Bedford,	5,000	4,150 00	5,000 00
50	First Nat'l B'k, New Bedford,	5,000	7,250 00	5,000 00
50	Orange Nat'l Bank, Orange, .	5,000	7,500 00	5,000 00
		\$80,000	\$95,154 00	\$84,000 00

Clinton Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 6s, . . .	\$1,000	\$1,020 00	\$1,000 00
Boston & Lowell R.R. 4s, . . .	20,000	20,400 00	20,000 00
Boston & Lowell R.R. 5s, . . .	4,000	4,266 67	4,000 00
Fitchburg R.R. 4s, . . .	6,000	6,000 00	6,000 00
Fitchburg R.R. 5s, . . .	35,000	37,408 33	35,000 00
Maine Central R.R. 7s, . . .	7,000	9,520 00	7,000 00
Old Colony R.R. 4s, . . .	1,000	1,068 33	1,000 00
Old Colony R.R. 6s, . . .	10,000	10,650 00	10,000 00
Boston & Lowell R.R. 4½s, . . .	1,000	1,072 50	1,000 00
	\$85,000	\$91,405 83	\$85,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$30,862 38	2 per cent.	\$141,600 00	4½ per cent.	\$87,712 00	6 per cent.
271,000 00	4 “	789,226 59	5 “	2,985 00	7 “
55,000 00	4½ “	3,028 55	5½ “		

Number of loans which are of an amount not exceeding \$3,000 each, . . .	337
Aggregate amount of the same,	\$401,902 17
Total number of loans upon real estate,	381
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	71,516 87
Times for the dividends fixed by the by-laws: second Monday in April and October.	
Rate and amount of each semi-annual dividend { 2 per cent., \$29,319 13 } during the year ending Oct. 31, 1894, . . . { 2 per cent., 29,834 83 }	59,153 96
Number of accounts opened during the year ending Oct. 31, 1894, . . .	773
Number of accounts closed during the year ending Oct. 31, 1894, . . .	639
Total number of open accounts Oct. 31, 1894,	5,239
Total expenses of the corporation for the year ending Oct. 31, 1894 (ex- clusive of taxes),	4,625 96
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	291,466 76
Number of same,	4,241
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	282,096 66
Number of same,	3,737
Date of examination by commissioner: April 17.	

Clinton Savings Bank — Concluded.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num- ber.	Amount.		Num- ber.	Amount.
Of \$50 and less, . . .	3,115	\$64,688 89	To the credit —		
Exceeding \$50 and not more than \$100, . . .	607	50,497 01	Of women, both adult and minor, . . .	2,834	\$152,078 01
Exceeding \$100 and not more than \$200, . . .	247	38,442 48	Of guardians, . . .	13	2,899 63
Exceeding \$200 and not more than \$500, . . .	182	60,728 98	Of religious and chari- table associations, .	90	4,445 18
Exceeding \$500 and less than \$1,000, . . .	52	37,094 85	In trust,	29	4,494 50
Of \$1,000 or more, . . .	38	40,014 55			
Totals,	4,241	\$291,466 76			

COHASSET SAVINGS BANK — COHASSET.

Incorporated Feb. 28, 1845. Present number of corporators, 44.

(Vacant) *President.*

CALEB LOTHROP, *Treasurer.*

CALEB LOTHROP, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

MORGAN B. STETSON,

LOUIS N. LINCOLN,

ABRAHAM H. TOWER.

Open for business every business day, 9 A.M. to 12 M. ; and 1.30 to 4 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$9,000 00	Deposits,	\$560,060 99
Bank stock as per schedule, .	52,700 00	Guaranty fund, . .	21,610 00
Loans on bank stock,	5,000 00	Interest account, . .	8,513 14
Railroad bonds as per schedule, .	23,000 00	Profit and loss ac-	
Loans on real estate,	365,559 15	count,	7,086 01
Loans on personal security, . .	82,896 62		
Loans to counties, cities or towns			
(notes),	31,500 00		
Deposits in banks, on interest, .	26,394 05		
Expense account,	606 04		
Cash on hand,	615 28		
	\$597,270 14		\$597,270 14

Cash on Deposit in Banks, amount in each : —

Boston National Bank, Boston, \$18,934 55

Hingham National Bank, Hingham, 7,459 50

Loan on Bank Stock :—

On 50 shares Fourth National Bank, Boston, \$5,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Springfield, Ohio, 4½s, . .	\$9,000	\$9,675 00	\$9,000 00

Cohasset Savings Bank—Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
06	Atlas National Bank, Boston,	\$3,000	\$3,510 00	\$3,000 00
13	Blackstone Nat'l Bank, Boston,	1,300	1,300 00	1,300 00
45	Boston National Bank, Boston,	4,500	4,680 00	4,500 00
43	National City Bank, Boston, .	4,300	3,526 00	4,300 00
20	Columbian Nat'l Bank, Boston,	2,000	2,060 00	2,000 00
40	Continental Nat'l Bank, Boston,	4,000	4,600 00	4,000 00
18	National Eagle Bank, Boston,	1,800	1,494 00	1,800 00
20	Everett National Bank, Boston,	2,000	1,660 00	2,000 00
25	N'l Hide & Leather B'k, Boston,	2,500	2,687 50	2,500 00
30	Market National Bank, Boston,	3,000	2,550 00	3,000 00
23	Merchants' Nat'l Bank, Boston,	2,300	3,634 00	2,300 00
12	North National Bank, Boston,	1,200	1,392 00	2,200 00
22	National Bank of the Republic, Boston,	2,200	3,454 00	3,200 00
45	Nat'l Revere Bank, Boston, .	4,500	4,275 00	4,500 00
32	Shawmut Nat'l Bank, Boston,	3,200	3,712 00	3,200 00
38	State National Bank, Boston,	3,800	4,408 00	3,800 00
36	Tremont Nat'l Bank, Boston, .	3,600	3,164 00	3,600 00
15	National Union Bank, Boston,	1,500	2,010 00	1,500 00
10	Washington Nat'l B'k, Boston,	1,000	1,080 00	1,000 00
10	Nat'l Webster Bank, Boston, .	1,000	1,000 00	1,000 00
		\$52,700	\$56,196 50	\$52,700 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Eastern R.R. 6s,	\$13,000	\$15,730 00	\$13,000 00
Upper Coos R.R. 4½s,	10,000	10,800 00	10,000 00
	\$23,000	\$26,530 00	\$23,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$3,246 62	0 per cent.	\$7,000 00	4½ per cent.	\$194,010 00	5 per cent.
26,394 05	2 "	27,800 00	4½ "	92,400 00	5½ "
22,000 00	4 "	24,000 00	4½ "	114,499 15	6 "

Cohasset Savings Bank — Concluded.

Number of loans which are of an amount not exceeding \$3,000 each,	148	
Aggregate amount of the same,		\$116,240 77
Total number of loans upon real estate,	202	
Amount of investments from which no income is received,		3,246 62
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		29,607 33
Times for the dividends fixed by the by-laws: first Tuesday in January and July.		
Rate and amount of each semi-annual dividend { 2 per cent., \$10,867 69 } during the year ending Oct. 31, 1894, . . { 2 per cent., 10,924 61 }		21,792 30
Number of accounts opened during the year ending Oct. 31, 1894,	99	
Number of accounts closed during the year ending Oct. 31, 1894,	97	
Total number of open accounts Oct. 31, 1894,	1,315	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		1,998 52
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		70,335 73
Number of same,	645	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		86,228 23
Number of same,	829	
Date of examination by commissioner: July 10.		

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less,	407	\$8,681 58	To the credit —		
Exceeding \$50 and not more than \$100,	95	7,923 53	Of women, both adult and minor,	331	\$23,123 29
Exceeding \$100 and not more than \$200,	57	8,636 74	Of guardians,	4	722 32
Exceeding \$200 and not more than \$500,	45	15,454 33	Of religious and charitable associations,	37	2,692 10
Exceeding \$500 and less than \$1,000,	39	27,639 55	In trust,	123	10,128 65
Of \$1,000 or more,	2	2,000 00			
Totals,	645	\$70,335 73			

CONWAY SAVINGS BANK—CONWAY.

Incorporated March 10, 1887. Present number of corporators, 23.
JOHN B. PACKARD, *President.* W. G. AVERY, *Treasurer.*
W. G. AVERY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:
CARLOS BATCHELDER, ARTHUR P. DELABARRE,
JOHN B. PACKARD, HARRIS D. PEASE,
CHAS. B. MERRITT.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$5,000 00	Deposits,	\$154,491 52
Bank stock as per schedule, .	2,000 00	Guaranty fund,	1,878 39
Loans on bank stock,	1,890 00	Profit and loss ac-	
Railroad bonds as per schedule, .	5,000 00	count,	678 77
Loans on real estate,	97,615 00		
Loans on personal security,	19,380 00		
Loans to counties, cities or towns			
(notes),	5,000 00		
Loans on depositors' books,	200 00		
Deposits in banks, on interest,	20,963 68		
	\$157,048 68		\$157,048 68

Cash on Deposit in Banks, amount in each : —
Conway National Bank, Conway, \$7,243 10
National Bank of the Commonwealth, Boston, 2,720 58
City National Bank, Holyoke, 6,000 00
Park National Bank, Holyoke, 5,000 00

Loans on Bank Stock, amount on each :—
On 3 shares Conway National Bank, Conway, \$90 00
On 3 shares Conway National Bank, Conway, 200 00
On 5 shares Conway National Bank, Conway, 400 00
On 15 shares City National Bank, Holyoke, 700 00
On 5 shares Northampton National Bank, Northampton, 500 00

Conway Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Cleveland, Ohio, 5s, . .	\$1,000	\$1,028 70	\$1,000 00
of Boston, Mass., 5s, . .	1,000	1,160 80	1,000 00
of Holyoke, Mass., 4s, . .	2,000	2,108 40	2,000 00
of Milwaukee, Wis., 5s, . .	1,000	1,178 80	1,000 00
	\$5,000	\$5,476 70	\$5,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Conway N'l Bank, Conway, .	\$1,000	\$1,130 00	\$1,000 00
10	City Nat'l Bank, Holyoke, .	1,000	1,150 00	1,000 00
		\$2,000	\$2,280 00	\$2,000 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 6s,	\$1,000	\$1,048 80	\$1,000 00
Boston & Albany R.R. 4s, . .	1,000	1,060 10	1,000 00
Connecticut River R.R. 4s, . .	1,000	1,055 70	1,000 00
Old Colony R.R. 4s,	1,000	1,053 50	1,000 00
Worcester, Nashua & Roch. R.R. 4s,	1,000	1,036 20	1,000 00
	\$5,000	\$5,254 30	\$5,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$2,720 58	2 per cent.	\$16,000 00	4 per cent.	\$3,350 00	6 per cent.
7,243 10	3 "	115,735 00	5 "		

Conway Savings Bank — Concluded.

Number of loans which are of an amount not exceeding \$3,000 each,	66	
Aggregate amount of the same,		\$56,585 00
Total number of loans upon real estate,	55	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		7,327 54
Times for the dividends fixed by the by-laws: May 1 and November 1.		
Rate and amount of each semi-annual dividend { 2 per cent.,	\$2,773 11	5,619 12
during the year ending Oct. 31, 1894, { 2 per cent.,	2,846 01	
Number of accounts opened during the year ending Oct. 31, 1894,	87	
Number of accounts closed during the year ending Oct. 31, 1894,	78	
Total number of open accounts Oct. 31, 1894,	602	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		454 66
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		26,949 42
Number of same,	340	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		30,413 22
Number of same,	377	
Date of examination by commissioner: April 30.		

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less,	241	\$4,130 05	To the credit —		
Exceeding \$50 and not more than \$100,	48	4,161 81	Of women, both adult and minor,	154	\$9,619 04
Exceeding \$100 and not more than \$200,	19	3,013 00	Of guardians,	2	40 00
Exceeding \$200 and not more than \$500,	24	9,084 98	Of religious and chari-table associations,	1	51 00
Exceeding \$500 and less than \$1,000,	4	2,559 58	In trust,	3	562 34
Of \$1,000 or more,	4	4,000 00			
Totals,	840	\$26,949 42			

COUNTY SAVINGS BANK—CHELSEA.

Incorporated Feb. 27, 1890. Present number of corporators, 62.

ALBERT D. BOSSON, *President.*

GEO. T. ROBERTS, Treasurer.

VERNON A. FIELD, Clerk of the Corporation.

Names of committee charged with the investment of its funds :

JOHN H. CUNNINGHAM,

GEO. W. MOSES,

HENRY N. WENTWORTH,

ALBERT D. BOSSON,

MILTON RAY,

JOHN MULLOY,

W. H. HIXON.

Open for business every business day, 8 A.M. to 1 P.M.; and on Monday, Wednesday and Thursday, 5 to 8 P.M.; Saturday, 5 to 9 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$17,100 00	Deposits, . . .	\$279,678 00
Bank stock as per schedule, .	11,800 00	Guaranty fund, .	3,852 00
Loans on bank stock, . . .	1,350 00	Interest account, .	433 56
Railroad bonds as per schedule,	16,800 00	Profit and loss ac-	
Loans on real estate, . . .	190,622 25	count, . . .	2,796 75
Loans on personal security, .	31,800 00		
Deposits in banks, on interest, .	15,887 30		
Expense account, . . .	98 75		
Premium account, . . .	1,231 25		
Cash on hand, . . .	570 76		
	<hr/>		<hr/>
	\$286,760 31		\$286,760 31

Cash on Deposit in Banks, amount in each :—

Winnisimmet National Bank, Chelsea,	\$13,202 67
First Ward National Bank, Boston,	2,510 64
Winthrop National Bank, Boston,	173 99

Loans on Bank Stock, amount on each :—

On 15 shares Winnisimmet National Bank, Chelsea,	\$1,200 00
On 10 shares Baxter National Bank, Rutland, Vt.,	150 00

County Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Akron, Ohio, 5s, . . .	\$2,000	\$2,023 60	\$2,000 00
of Brockton, Mass., 4s, . . .	4,000	4,250 00	4,000 00
of Cleveland, Ohio, 4s, . . .	3,000	3,068 50	3,000 00
of Haverhill, Mass., 4s, . . .	1,000	1,020 00	1,000 00
of Lake View, Ill., 7s, . . .	3,000	3,067 50	3,000 00
of Milwaukee, Wis., 5s, . . .	3,000	3,309 00	3,000 00
of Springfield, Ohio, 6s, . . .	400	421 00	400 00
Town of Ashland, Mass., 4s, . . .	700	712 00	700 00
	\$17,100	\$17,871 60	\$17,100 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
1	National City Bank, Boston, .	\$100	\$82 00	\$100 00
11	Columbian Nat'l B'k, Boston,	1,100	1,138 50	1,100 00
6	National Eagle Bank, Boston,	600	499 50	600 00
3	N'l B'k of No. America, Boston,	300	348 00	300 00
1	Suffolk National Bank, Boston,	100	100 00	100 00
10	Washington Nat'l B'k, Boston,	1,000	1,090 00	1,000 00
4	Freeman's Nat'l Bank, Boston,	400	400 00	400 00
25	First Ward Nat'l B'k, Boston,	2,500	3,250 00	2,500 00
20	Third National Bank, Boston,	2,000	1,800 00	2,000 00
10	First National Bank, Chelsea,	1,000	1,050 00	1,000 00
3	Winnisimmet N'l B'k, Chelsea,	300	300 00	300 00
6	Dedham Nat'l Bank, Dedham,	.600	624 00	600 00
5	First Nat'l B'k, Newburyport,	500	650 00	500 00
10	So. Danvers N'l B'k, Peabody,	1,000	1,165 00	1,000 00
3	Mechanics' N'l B'k, Worcester,	300	300 00	300 00
		\$11,800	\$12,797 00	\$11,800 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Concord & Montreal R.R. 4s, . . .	\$6,000	\$6,195 00	\$6,000 00
Cheshire R.R. 6s,	3,000	3,180 00	3,000 00
Old Colony R.R. 6s,	1,000	1,016 50	1,000 00
Portland & Kennebec R.R. 6s, . . .	300	303 00	300 00
Upper Coos R.R. 4s,	5,000	5,000 00	5,000 00
Maine Central R.R. 4s,	1,000	1,000 00	1,000 00
Maine Central R.R. 4½s,	500	531 50	500 00
	\$16,800	\$17,226 00	\$16,800 00

County Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$2,684 63	2½ per cent.	\$16,050 00	5 per cent.	\$194,722 25	6 per cent.
13,202 67	2½ “	12,500 00	5½ “		

Number of loans which are of an amount not exceeding \$3,000 each, .	131	
Aggregate amount of the same,		\$164,543 00
Total number of loans upon real estate,	128	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		14,441 83
Times for the dividends fixed by the by-laws: third Saturday in April and October.		
Rate and amount of each semi-annual dividend { 2 per cent., \$4,337 12 } during the year ending Oct. 31, 1894, { 2 per cent., 4,864 88 }		9,202 00
Number of accounts opened during the year ending Oct. 31, 1894, .	402	
Number of accounts closed during the year ending Oct. 31, 1894, .	239	
Total number of open accounts Oct. 31, 1894,	1,404	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		2,033 21
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		143,160 85
Number of same,	2,381	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		103,672 53
Number of same,	1,585	
Date of examination by commissioner: April 26.		

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less, . . .	1,922	\$27,610 63	To the credit —		
Exceeding \$50 and not more than \$100, . . .	194	15,642 45	Of women, both adult and minor, . . .	840	\$38,806 86
Exceeding \$100 and not more than \$200, . . .	111	17,466 23	Of guardians, . . .	6	584 00
Exceeding \$200 and not more than \$500, . . .	102	37,577 18	Of religious and chari-table associations, .	83	24,817 72
Exceeding \$500 and less than \$1,000, . . .	23	15,744 86	In trust,	181	13,816 64
Of \$1,000 or more, . .	29	29,120 00			
Totals,	2,381	\$148,160 85			

CROCKER INSTITUTION FOR SAVINGS — TURNER'S FALLS.

Incorporated April 3, 1869. Present number of corporators, 31.

G. L. RIST, *President.* D. P. ABERCROMBIE, *Treasurer.*
W. H. P. GILMORE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

G. L. RIST, JAMES A. GUNN,
E. L. GODDARD.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$85,000 00	Deposits,	\$803,138 62
Bank stock as per schedule, .	23,300 00	Guaranty fund, . .	22,500 00
Loans on bank stock,	6,750 00	Profit and loss ac-	
Railroad bonds as per schedule,	83,500 00	count,	5,601 80
Real estate (for banking pur-		Suspense account, .	119 71
posee),	31,000 00		
Loans on real estate,	403,550 76		
Loans on personal security, .	179,793 42		
Loans to counties, cities or towns			
(notes),	8,300 00		
Deposit in bank, on interest, .	3,100 00		
Deposit in bank, not on interest,	5,094 32		
Real estate,	200 00		
Premium account,	1,632 50		
Cash on hand,	139 13		
	<hr/>		<hr/>
	\$831,360 13		\$831,360 13

Cash on Deposit in Bank : —

Crocker National Bank, Turner's Falls, \$8,194 32

Loans on Bank Stock, amount on each : —

On 17 shares Crocker National Bank, Turner's Falls, \$1,500 00
On 5 shares Crocker National Bank, Turner's Falls, 400 00
On 8 shares Crocker National Bank, Turner's Falls, 500 00

Crocker Institution for Savings — Continued.

On 6 shares Crocker National Bank, Turner's Falls,	\$100 00
On 3 shares Crocker National Bank, Turner's Falls,	250 00
On 40 shares Packard National Bank, Greenfield,	4,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s,	\$5,000	\$5,675 00	\$5,000 00
of Boston, Mass., 5s,	4,000	4,680 00	4,000 00
of Cambridge, Mass., 4s,	20,000	20,900 00	20,000 00
of Cleveland, Ohio, 5s,	4,000	4,335 00	4,000 00
of East Saginaw, Mich., 5s,	3,000	3,210 00	3,000 00
of Fort Wayne, Ind., 6s,	1,000	1,095 00	1,000 00
of Fort Wayne, Ind., 4½s,	4,000	4,320 00	4,000 00
of Providence, R. I., 5s,	5,000	5,400 00	5,000 00
of Salem, Mass., 5s,	7,000	7,805 00	7,000 00
of Springfield, Mass., 4s,	5,000	5,325 00	5,000 00
Town of Turner's Falls (Fire Dis- trict) 4s,	4,000	4,160 00	4,000 00
District of Columbia 6s,	2,000	2,320 00	2,000 00
District of Columbia 5s,	8,000	8,500 00	8,000 00
City of Lynn, Mass., 5s,	1,000	1,110 00	1,000 00
of Meriden, Conn., 4s,	5,000	5,100 00	5,000 00
of Milwaukee, Wis., 5s,	5,000	5,725 00	5,000 00
of Somerville, Mass., 4½s,	2,000	2,160 00	2,000 00
	\$85,000	\$91,820 00	\$85,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Central Nat'l Bank, Boston, . .	\$1,000	\$1,270 00	\$1,000 00
7	Columbian Nat'l Bank, Boston, .	700	700 00	700 00
6	Nat'l Webster Bank, Boston, . .	600	600 00	600 00
10	Eliot Nat'l Bank, Boston, . . .	1,000	1,310 00	1,000 00
10	Tremont Nat'l Bank, Boston, . .	1,000	880 00	1,000 00
10	N'l B'k of Commerce, Boston, .	1,000	1,150 00	1,000 00
40	Continental N'l Bank, Boston, .	4,000	4,600 00	4,000 00
40	Conway Nat'l Bank, Conway, . .	4,000	4,800 00	4,000 00
100	Crocker Nat'l Bank, Turner's Falls,	10,000	12,200 00	10,000 00
		\$23,300	\$27,510 00	\$23,300 00

Crocker Institution for Savings — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Revere Beach & Lynn R R. 6s,	\$8,000	\$8,400 00	\$8,000 00
Fitchburg R.R. 4½s,	5,000	5,050 00	5,000 00
Fitchburg R.R. 5s,	15,000	15,600 00	15,000 00
Maine Central R.R. 4½s,	5,000	5,300 00	5,000 00
Old Colony R.R. 6s,	5,000	5,280 00	5,000 00
Portland & Ogdensburg R R 6s,	3,500	3,850 00	3,500 00
Vermont & Massachusetts R.R. 5s,	5,000	5,250 00	5,000 00
Boston & Albany R.R. 5s,	10,000	10,900 00	10,000 00
Concord & Montreal R R. 4s,	5,000	5,125 00	5,000 00
Boston & Maine R.R. 4½s,	10,000	11,050 00	10,000 00
Boston, Winthrop & Shore R.R. 5s,	5,000	5,450 00	5,000 00
Conn. & Passumpsic Rivers R.R. 4s,	2,000	2,040 00	2,000 00
Worcester & Nashua R.R. 4s,	5,000	5,050 00	5,000 00
	\$83,500	\$88,345 00	\$83,500 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$3,100 00	1½ per cent.	\$65,500 00	4½ per cent.	\$526,894 18	5 per cent.
6,000 00	4 "				

Amount invested in real estate for banking purposes,	\$31,000 00
Estimated value of the same,	31,000 00
Assessed value of the same,	22,400 00
Net income received from same during year ending Oct. 31, 1894,	1,459 91
Value, by books, of other real estate held or owned by foreclosure or otherwise,	200 00
Assessed value of the same,	300 00
Number of loans which are of an amount not exceeding \$3,000 each,	431
Aggregate amount of the same,	335,402 15
Total number of loans upon real estate,	394
Amount of investments from which no income is received,	200 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	42,413 77
Times for the dividends fixed by the by-laws: January 1 and July 1.	
Rate and amount of each semi-annual dividend { 2 per cent., \$14,956 21 } during the year ending Oct. 31, 1894, { 2 per cent, 15,414 64 }	30,370 85
Number of accounts opened during the year ending Oct. 31, 1894,	320
Number of accounts closed during the year ending Oct. 31, 1894,	270
Total number of open accounts Oct. 31, 1894,	2,219

Crocker Institution for Savings — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	\$2,317 76
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	115,958 01
Number of same,	1,706
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	113,040 25
Number of same,	1,559
Date of examination by commissioner: February 9.	

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less,	1,285	\$25,200 86	To the credit —		
Exceeding \$50 and not more than \$100,	217	17,274 92	Of women, both adult and minor,	600	\$36,271 52
Exceeding \$100 and not more than \$200,	95	14,845 94	Of guardians,	3	23 00
Exceeding \$200 and not more than \$500,	65	22,131 82	Of religious and charitable associations,	49	2,162 60
Exceeding \$500 and less than \$1,000,	23	15,444 47	In trust,	16	3,909 53
Of \$1,000 or more,	21	21,070 00			
Totals,	1,706	\$115,958 01			

DANVERS SAVINGS BANK—DANVERS.

Incorporated March 20, 1850. Present number of corporators, 44.

AUGUSTUS MUDGE, *President.*

ALBION F. WELCH, *Treasurer.*

ALBION F. WELCH, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

IRA. P. POPE,

J. FRANK PORTER,

CHAS. H. GOULD,

CHAUNCEY S. RICHARDS,

GILBERT A. TAPLEY.

Open for business every business day, 8 A.M. to 12 M.; 1 to 3 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$10,000 00	Deposits,	\$1,343,262 18
Bank stock as per schedule, .	142,480 50	Guaranty fund,	70,000 00
Loans on bank stock,	25,175 00	Interest account,	4,721 47
Railroad bonds as per schedule, .	150,000 00	Undivided earnings,	28,811 60
Loan on railroad bonds,	25,000 00		
Real estate by foreclosure,	52,051 61		
Loans on real estate,	510,815 00		
Loans on personal security,	480,485 49		
Loans to counties, cities or towns (notes),	1,000 00		
Loans on depositors' books,	350 00		
Deposits in banks, on interest,	42,787 59		
Deposits in banks, not on interest,	2,004 47		
Insurance account,	145 83		
Taxes paid,	5 62		
Cash on hand,	4,494 24		
	<hr/>		<hr/>
	\$1,446,795 25		\$1,446,795 25

Cash on Deposit in Banks, amount in each : —

Faneuil Hall National Bank, Boston,	\$38,338 77
First National Bank, Danvers,	6,448 82
Maverick National Bank, Boston,	4 47

Danvers Savings Bank — Continued.

Loans on Bank Stock, amount on each : —

On 6 shares Salem National Bank, Salem,	}	\$1,800 00
On 16 shares First National Bank, Danvers,		
On 5 shares First National Bank, Danvers,		375 00
On 200 shares Massachusetts National Bank, Boston,		15,000 00
On 175 shares Traders' National Bank, Boston,		8,000 00

Loan on Railroad Bonds : —

On \$30,000 Providence & Springfield R.R. 5s,	\$25,000 00
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Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s,	\$10,000	\$10,200 00	\$10,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Atlas National Bank, Boston, .	\$5,000	\$5,850 00	\$5,675 00
35	Blackstone N'l Bank, Boston, .	3,500	3,500 00	3,500 00
10	Continental Nat'l B'k, Boston, .	1,000	1,150 00	1,080 00
60	N'l B'k of Commerce, Boston, .	6,000	6,900 00	6,000 00
70	Nat'l Exchange Bank, Boston, .	7,000	8,872 50	7,097 50
85	Globe National Bank, Boston, .	8,500	7,480 00	10,612 50
68	Howard Nat'l Bank, Boston, .	6,800	6,579 00	6,800 00
20	Lincoln Nat'l Bank, Boston, .	2,000	1,560 00	2,100 00
50	Merchants' Nat'l Bank, Boston, .	5,000	7,887 50	6,475 00
71	N'l B'k of No. America, Boston, .	7,100	8,165 00	7,268 75
65	N'l B'k of Redemption, Boston, .	6,500	7,962 50	7,901 25
75	National Revere Bank, Boston, .	7,500	7,125 00	7,500 00
50	State National Bank, Boston, .	5,000	5,800 00	5,356 25
34	Traders' Nat'l Bank, Boston, .	3,400	2,210 00	3,345 00
80	Third National Bank, Boston, .	8,000	7,180 00	8,000 00
20	Tremont Nat'l Bank, Boston, .	2,000	1,760 00	2,000 00
25	Washington Nat'l Bk, Boston, .	2,500	2,725 00	2,500 00
131	First National Bank, Danvers, .	9,825	9,988 75	10,197 00
75	National Bank of Commerce, New Bedford,	7,500	6,225 00	8,962 50
125	First N'l B'k, New Bedford, .	12,500	18,125 00	14,947 25
20	Warren Nat'l Bank, Peabody, .	2,000	2,400 00	2,000 00
10	Rockport Nat'l B'k, Rockport, .	1,000	1,200 00	1,000 00
270	Asiatic National Bank, Salem, .	8,100	8,100 00	8,100 00
7	First National Bank, Salem, .	700	665 00	700 00
5	Naumkeag Nat'l Bank, Salem, .	500	600 00	500 00
25	Salem National Bank, Salem, .	2,500	3,000 00	2,862 50
		\$181,425	\$143,010 25	\$142,480 50

Danvers Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 7s,	\$10,000	\$10,100 00	\$10,000 00
Boston, Winthrop & Shore R.R. 5s, .	10,000	10,900 00	10,000 00
Fitchburg R.R. 4s,	10,000	9,850 00	10,000 00
Fitchburg R.R. 4½s,	10,000	10,100 00	10,000 00
Boston & Maine R.R. 4s,	35,000	35,700 00	35,000 00
Conn. & Passumpsic Rivers R.R. 4s,	25,000	25,500 00	25,000 00
Fitchburg R.R. 5s,	10,000	10,500 00	10,000 00
Upper Coos R.R. 4½s,	25,000	26,250 00	25,000 00
Worcester, Nashua & Rochester R.R. 4s,	15,000	15,300 00	15,000 00
	\$150,000	\$154,200 00	\$150,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$4,448 82	1½ per cent.	\$175,000 00	4½ per cent.	\$222,725 00	6 per cent.
38,338 77	2 “	55,000 00	4½ “	5,000 00	6½ “
102,623 50	4 “	268,131 99	5 “	12,295 00	7 “
129,000 00	4½ “	73,050 00	5½ “		

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$52,051 51
Assessed value of the same,	45,500 00
Number of loans which are of an amount not exceeding \$3,000 each, .	243
Aggregate amount of the same,	224,900 49
Total number of loans upon real estate,	245
Amount of investments from which no income is received,	530 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	72,642 36
Times for the dividends fixed by the by-laws: April 1 and October 1.	
Rate and amount of each semi-annual dividend { 2 per cent., \$24,984 68 } during the year ending Oct. 31, 1894, . . . { 2 per cent., 25,574 37 }	50,559 05
Number of accounts opened during the year ending Oct. 31, 1894, .	402
Number of accounts closed during the year ending Oct. 31, 1894, .	297
Total number of open accounts Oct. 31, 1894,	3,961
Total expenses of the corporation for the year ending Oct. 31, 1894 (ex- clusive of taxes),	3,008 14
Amount of deposits, not including dividends, received during the year ending Oct 31, 1894,	185,151 83
Number of same,	2,341
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	186,925 23
Number of same,	2,507
Date of examination by commissioner: February 6.	

Danvers Savings Bank — Concluded.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less, . . .	1,676	\$33,690 41	To the credit —		
Exceeding \$50 and not more than \$100, . . .	309	25,533 08	Of women, both adult and minor, . . .	1,179	\$84,276 82
Exceeding \$100 and not more than \$200, . . .	147	23,634 37	Of guardians, . . .	6	2,420 00
Exceeding \$200 and not more than \$500, . . .	144	49,830 82	Of religious and charitable associations, .	31	1,508 95
Exceeding \$500 and less than \$1,000, . . .	40	27,458 15	In trust,	118	12,274 55
Of \$1,000 or more, . . .	25	25,005 00			
Totals,	2,341	\$185,151 83			

DEDHAM INSTITUTION FOR SAVINGS — DEDHAM.

Incorporated March 19, 1831. Present number of corporators, 116.

AUGUSTUS B. ENDICOTT, *President.*

ALFRED HEWINS, *Treasurer.*

ALFRED HEWINS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

AUGUSTUS B. ENDICOTT,

HOWARD COLBURN,

JOHN R. BULLARD,

DON G. HILL,

WINSLOW WARREN.

Open for business daily, 9 A.M. to 12.30 P.M.; 2 to 4 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$676,000 00	Deposits,	\$2,478,068 61
Bank stock as per schedule, .	70,100 00	Guaranty fund, .	121,389 55
Railroad bonds as per schedule, .	712,500 00	Profit and loss account,	116,646 61
Real estate (for banking purposes),	35,000 00		
Real estate by foreclosure, .	6,427 35		
Loans on real estate,	564,750 00		
Loans on personal security, .	515,000 00		
Loans to counties, cities or towns (notes),	85,000 00		
Deposit in bank, on interest, .	49,327 42		
Deposit in bank, not on interest, .	2,000 00		
	<u>\$2,716,104 77</u>		<u>\$2,716,104 77</u>

Cash on Deposit in Bank : —

Dedham National Bank, Dedham, \$51,327 42

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Akron, Ohio, 5s, . . .	\$22,000	\$23,842 00	\$22,000 00
of Boston, Mass., 4s, . . .	112,000	120,120 00	112,000 00
of Boston, Mass., 6s, . . .	10,000	11,500 00	10,000 00
of Bridgeport, Ct., 4s, . . .	38,000	39,900 00	38,000 00
of Cambridge, Mass., 6s, . .	10,000	12,200 00	10,000 00
of Chicago, Ill., 7s, . . .	6,000	6,300 00	6,000 00*
of Cleveland, Ohio, 5s, . . .	64,000	67,310 00	64,000 00
of Cleveland, Ohio, 6s, . . .	1,000	1,060 00	1,000 00

* A legal investment when made.

Dedham Institution for Savings — Continued.

Detailed Statement of Public Funds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Columbus, Ohio, 4s, . . .	\$10,000	\$10,200 00	\$10,000 00*
of Dayton, Ohio, 5s, . . .	25,000	26,500 00	25,000 00*
of Dayton, Ohio, 6s, . . .	10,000	11,000 00	10,000 00*
of Fall River, Mass., 5s, . . .	4,000	4,120 00	4,000 00
of Fall River, Mass., 6s, . . .	17,000	18,825 00	17,000 00
of Fall River, Mass., 4½s, . . .	35,000	37,850 00	35,000 00
of Grand Rapids, Mich., 5s, . . .	10,000	10,200 00	10,000 00
of Grand Rapids, Mich., 4½s, . . .	20,000	20,950 00	20,000 00
of Hyde Park, Ill., 7s, . . .	2,000	2,050 00	2,000 00
of Manchester, N. H., 6s, . . .	15,000	16,200 00	15,000 00
of Milwaukee, Wis., 5s, . . .	50,000	51,630 00	50,000 00
of Newton, Mass., 6s, . . .	16,000	19,360 00	16,000 00
of Portland, Me., 5s, . . .	17,000	20,910 00	17,000 00
of Portsmouth, N. H., 4s, . . .	20,000	20,600 00	20,000 00
of Providence, R. I., 4½s, . . .	20,000	20,500 00	20,000 00
of Somerville, Mass., 4½s, . . .	15,000	15,450 00	15,000 00
of Springfield, Mass., 6s, . . .	2,000	2,400 00	2,000 00
of Springfield, Ohio, 4½s, . . .	40,000	40,900 00	40,000 00
Town of Danvers, Mass., 5s, . . .	3,000	3,270 00	3,000 00
of Hopkinton, Mass., 4s, . . .	20,000	23,200 00	20,000 00
of Lincoln, Mass., 6s, . . .	2,000	2,000 00	2,000 00
of So. Norwalk, Ct., 6s, . . .	5,000	5,050 00	5,000 00
District of Columbia 5s, . . .	30,000	31,200 00	30,000 00
City of Scranton, Pa., 4½s, . . .	25,000	27,000 00	25,000 00
	\$676,000	\$723,597 00	\$676,000 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
145	Atlas National Bank, Boston, .	\$14,500	\$16,965 00	\$14,500 00
50	Blackstone N'l Bank, Boston,	5,000	5,000 00	5,000 00
75	N'l B'k of Commerce, Boston,	7,500	8,625 00	7,500 00
25	Globe National Bank, Boston,	2,500	2,250 00	2,500 00
40	Howard Nat'l Bank, Boston, .	4,000	3,870 00	4,000 00
60	People's Nat'l Bank, Boston, .	6,000	9,600 00	6,000 00
50	Shawmut Nat'l Bank, Boston,	5,000	5,750 00	5,000 00
25	State Nat'l Bank, Boston, .	2,500	2,900 00	2,500 00
25	National Union Bank, Boston,	2,500	3,325 00	2,500 00
56	Nat'l Webster Bank, Boston, .	5,600	5,600 00	5,600 00
150	Dedham Nat'l Bank, Dedham,	15,000	15,450 00	15,000 00
		\$70,100	\$79,335 00	\$70,100 00

Dedham Institution for Savings — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 5s, . . .	\$80,000	\$86,400 00	\$80,000 00
Boston & Albany R.R. 4s, . . .	25,000	26,500 00	25,000 00
Boston, Clinton, Fitchburg and New Bedford R.R. 5s,	35,000	37,800 00	35,000 00
Boston & Lowell R.R. 4s, . . .	20,000	20,600 00	20,000 00
Boston & Lowell R.R. 4½s, . . .	5,000	5,100 00	5,000 00
Boston & Lowell R.R. 5s, . . .	5,000	5,150 00	5,000 00
Boston & Lowell R.R. 6s, . . .	26,000	26,650 00	26,000 00
Boston & Lowell R.R. 7s, . . .	29,000	29,000 00	29,000 00
Boston & Maine R.R. 4½s, . . .	45,000	48,600 00	45,000 00
Boston, Revere Beach & Lynn R.R. 6s,	11,000	11,440 00	11,000 00
Boston, Winthrop & Shore R.R. 5s,	28,000	30,240 00	28,000 00
Eastern R.R. 6s,	29,000	34,800 00	29,000 00
Fitchburg R.R. 4s,	45,000	45,000 00	45,000 00
Fitchburg R.R. 5s,	15,000	15,500 00	15,000 00
Leeds & Farmington R.R. 6s, . .	4,500	4,635 00	4,500 00
Maine Central R R 4s,	3,000	3,150 00	3,000 00
Maine Central R.R. 7s,	31,000	34,450 00	31,000 00
Newport & Richford R.R. 5s, . .	35,000	37,800 00	35,000 00*
New York, Prov. & Boston R.R. 7s,	30,000	34,200 00	30,000 00
Old Colony R R. 4s,	25,000	25,500 00	25,000 00
Old Colony R R 6s,	10,000	10,500 00	10,000 00
Portland & Ogdensburg R R. 6s, .	31,500	34,650 00	31,500 00
Portsmouth, Great Falls and Con- way R.R. 4½s,	15,000	15,900 00	15,000 00
Salem & Lowell R.R. 6s,	10,500	11,025 00	10,500 00
Vermont & Massachusetts R R. 5s, .	119,000	126,140 00	119,000 00
	\$712,500	\$760,730 00	\$712,500 00

* A legal investment when made.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$49,327 42	2 per cent.	\$192,000 00	4½ per cent.	\$3,500 00	5½ per cent.
380,000 00	4 "	91,900 00	5 "	497,350 00	6 "

Amount invested in real estate for banking purposes,	\$35,000 00
Estimated value of the same,	50,000 00
Assessed value of the same,	45,950 00
Net income received from same during year ending Oct. 31, 1894, . .	593 62

Dedham Institution for Savings — Concluded.

Value, by books, of other real estate held or owned by foreclosure or otherwise,	\$6,427 35
Assessed value of the same,	6,700 00
Number of loans which are of an amount not exceeding \$3,000 each,	405
Aggregate amount of the same,	400,775 00
Total number of loans upon real estate,	436
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	135,954 11
Times for the dividends fixed by the by-laws: second Saturday in May and November.	
Rate and amount of each semi-annual dividend { 2 per cent., \$46,365 79 } during the year ending Oct. 31, 1894, { 2 per cent., 46,600 35 }	92,966 14
Number of accounts opened during the year ending Oct. 31, 1894,	668
Number of accounts closed during the year ending Oct. 31, 1894,	530
Total number of open accounts Oct. 31, 1894,	6,439
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	6,348 75
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	331,791 52
Number of same,	3,658
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	345,218 05
Number of same,	3,726
Date of examination by commissioner: June 5.	

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less,	2,467	\$51,995 61	To the credit —		
Exceeding \$50 and not more than \$100,	573	47,314 89	Of women, both adult and minor,	1,624	\$147,894 77
Exceeding \$100 and not more than \$200,	249	38,647 42	Of guardians,	7	3,966 00
Exceeding \$200 and not more than \$500,	243	85,781 55	Of religious and charitable associations,	46	9,014 25
Exceeding \$500 and less than \$1,000,	73	54,252 05	In trust,	338	23,649 79
Of \$1,000 or more,	53	53,800 00			
Totals,	3,658	\$331,791 52			

EAST BOSTON SAVINGS BANK—EAST BOSTON.

Incorporated April 26, 1848. Present number of corporators, 28.

GEO. T. SAMPSON, *President.*

WILLIAM B. PIGEON, *Treasurer.*

WILLIAM B. PIGEON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

JOHN THOMPSON,
W. B. PIGEON,
RUFUS CUSHMAN,
E. M. McPHERSON.

GEO. L. THORNDIKE,
N. M. JEWETT,
ROBERT CROSBIE,

Open for business every business day, 9 A.M. to 2 P.M.; and Saturdays, 7 to 9 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$340,000 00	Deposits,	\$2,506,083 80
Loan on public funds,	25,000 00	Guaranty fund, . .	123,949 61
Bank stock as per schedule, .	241,580 00	Interest account, .	26,837 73
Railroad bonds as per schedule,	244,000 00	Profit and loss ac-	
Real estate (for banking pur-		count,	63,251 45
poses),	14,540 10		
Real estate by foreclosure, . .	6,303 39		
Loans on real estate,	1,430,299 00		
Loans on personal security, . .	377,050 00		
Deposits in banks, on interest, .	30,551 74		
Expense account,	2,957 52		
Cash on hand,	7,840 84		
	\$2,720,122 59		\$2,720,122 59

Cash on Deposit in Banks, amount in each :—

First Ward National Bank, Boston, \$30,458 17

First National Bank, Boston, 93 57

Loan on Public Funds :—

On \$25,000 City of Providence, R. I., 5s, \$25,000 00

East Boston Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 5s, . .	\$30,000	\$34,470 00	\$30,000 00
of Cleveland, Ohio, 5s, . .	16,000	17,520 00	16,000 00
of Cleveland, Ohio, 6s, . .	9,000	9,420 00	9,000 00
of Dayton, Ohio, 5s, . .	40,000	44,570 00	40,000 00*
of Detroit, Mich., 6s, . .	8,000	9,840 00	8,000 00
of Fall River, Mass, 4½s, . .	15,000	16,200 00	15,000 00
of Fort Wayne, Ind., 6s, . .	3,000	3,300 00	3,000 00
of Gloucester, Mass, 4s, . .	2,000	2,070 00	2,000 00
of Grand Rapids, Mich., 4½s, . .	3,000	3,285 00	3,000 00
of Grand Rapids, Mich., 5s, . .	7,000	7,690 00	7,000 00
of Lynn, Mass, 4s, . .	5,000	5,275 00	5,000 00
of Newton, Mass, 6s, . .	10,000	11,900 00	10,000 00
of Providence, R. I., 4½s, . .	12,000	12,540 00	12,000 00
of Providence, R. I, 5s, . .	22,000	24,975 00	22,000 00
of Saginaw, Mich., 4½s, . .	5,000	5,350 00	5,000 00
of Springfield, Ohio, 4½s, . .	22,000	24,270 00	22,000 00
of Waltham, Mass., 4s, . .	25,000	26,125 00	25,000 00
of Woonsocket, R. I., 4s, . .	50,000	51,500 00	50,000 00
District of Columbia 7s, . .	1,000	1,240 00	1,000 00
County of Aroostook, Me., 4½s, . .	25,000	26,500 00	25,000 00
City of Milwaukee, Wis., 5s, . .	20,000	22,400 00	20,000 00
of Newton, Mass., 4s, . .	10,000	10,750 00	10,000 00
	\$340,000	\$371,190 00	\$340,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Atlantic Nat'l Bank, Boston, .	\$5,000	\$6,187 00	\$5,000 00
50	Atlas National Bank, Boston,	5,000	5,850 00	5,000 00
200	Boston Nat'l Bank, Boston, .	20,000	21,000 00	20,000 00
33	Blackstone N'l Bank, Boston,	3,300	3,308 00	3,300 00
50	Boylston Nat'l Bank, Boston,	5,000	6,275 00	5,000 00
100	Continental N'l Bank, Boston,	10,000	12,225 00	10,000 00
170	N'l B'k of Commerce, Boston,	17,000	19,890 00	17,000 00
40	Commercial N'l Bank, Boston,	4,000	3,200 00	3,880 00
100	National Eagle Bank, Boston,	10,000	8,325 00	10,000 00
115	Eliot National Bank, Boston, .	11,500	15,065 00	11,500 00
138	First Ward N'l Bank, Boston,	13,800	17,595 00	13,800 00
260	Freeman's Nat'l Bank, Boston,	26,000	26,000 00	26,000 00
75	N'l Hide & Leather B'k, Boston,	7,500	8,250 00	7,500 00
80	Howard Nat'l Bank, Boston, .	8,000	7,990 00	8,000 00
4	Mechanics' N'l Bank, Boston, .	400	476 00	400 00
50	Merchants' N'l Bank, Boston, .	5,000	7,937 00	5,000 00

East Boston Savings Bank — Continued.
Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Market Nat'l Bank, Boston, .	\$5,000	\$4,250 00	\$5,000 00
50	Mt. Vernon N'l Bank, Boston,	5,000	6,000 00	5,000 00
50	Manufacturers' N'l B'k, Boston,	5,000	5,006 00	5,000 00
150	N'l B'k of No. America, Boston,	15,000	18,000 00	15,000 00
10	North National Bank, Boston,	1,000	1,167 00	1,000 00
100	National Revere Bank, Boston,	10,000	9,525 00	10,000 00
100	N'l B'k of the Republic, Boston,	10,000	15,450 00	10,000 00
34	N'l B'k of Redemption, Boston,	3,400	4,275 00	3,400 00
25	Second National Bank, Boston,	2,500	4,625 00	2,500 00
105	Suffolk National Bank, Boston,	10,500	10,513 00	10,500 00
75	Shoe & Leather N'l B'k, Boston,	7,500	6,787 00	7,500 00
100	State National Bank, Boston, .	10,000	11,675 00	10,000 00
50	Tremont Nat'l Bank, Boston, .	5,000	4,400 00	5,000 00
3	Nat'l Webster Bank, Boston, .	300	300 00	300 00
		\$241,700	\$271,546 00	\$241,580 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 5s,	\$30,000	\$32,700 00	\$30,000 00
Boston, Clinton & Fitchburg R.R. 5s,	11,000	12,430 00	11,000 00
Boston & Maine R.R. 4½s,	75,000	82,500 00	75,000 00
Fitchburg R.R. 5s,	18,000	19,200 00	18,000 00
Leeds & Farmington R.R. 6s,	6,000	6,180 00	6,000 00
Maine Central R.R. 4½s,	12,000	12,660 00	12,000 00
Maine Central R.R. 6s,	26,000	28,000 00	26,000 00
Old Colony R.R. 6s,	21,000	22,140 00	21,000 00
Portland & Ogdensburg R.R. 6s, . .	15,000	16,500 00	15,000 00
Ports, Gt. Falls & Conway R.R. 4½s,	5,000	5,500 00	5,000 00
St. Johnsbury & L. Champ. R R 5s,	25,000	28,750 00	25,000 00
	\$244,000	\$266,560 00	\$244,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$55,551 74	2 per cent.	\$25,000 00	4½ per cent.	\$340,875 00	5½ per cent.
120,800 00	4 "	28,350 00	4¾ "	196,874 00	6 "
105,000 00	4½ "	912,950 00	5 "	2,000 00	7 "
62,000 00	4¾ "	13,500 00	5½ "		

East Boston Savings Bank — Concluded.

Amount invested in real estate for banking purposes,	\$14,540 10
Estimated value of the same,	25,000 00
Assessed value of the same,	25,000 00
Net income received from same during year ending Oct. 31, 1894, . . .	742 71
Value, by books, of other real estate held or owned by foreclosure or otherwise,	6,303 39
Assessed value of the same,	7,200 00
Net income received from same during year ending Oct. 31, 1894, . . .	384 67
Number of loans which are of an amount not exceeding \$3,000 each, 545	
Aggregate amount of the same,	777,849 00
Total number of loans upon real estate,	646
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	136,270 28
Times for the dividends fixed by the by-laws: third Wednesday in January and July.	
Rate and amount of each semi-annual dividend { 2 per cent., \$44,340 37 } during the year ending Oct. 31, 1894, { 2 per cent., 44,885 95 }	89,226 32
Number of accounts opened during the year ending Oct. 31, 1894, . . .	1,639
Number of accounts closed during the year ending Oct. 31, 1894, . . .	1,216
Total number of open accounts Oct. 31, 1894,	10,066
Total expenses of the corporation for the year ending Oct. 31, 1894, exclusive of taxes,	8,968 25
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	658,507 00
Number of same,	13,376
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	608,441 39
Number of same,	10,876
Date of examination by commissioner: May 14.	

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less,	10,816	\$189,886 00	To the credit —		
Exceeding \$50 and not more than \$100,	1,429	116,095 00	Of women, both adult and minor,	5,262	\$263,168 00
Exceeding \$100 and not more than \$200,	587	90,322 00	Of guardians,	17	1,770 00
Exceeding \$200 and not more than \$500,	385	132,636 00	Of religious and charitable associations,	86	6,421 00
Exceeding \$500 and less than \$1,000,	97	67,568 00	In trust,	1,153	54,471 00
Of \$1,000 or more,	62	62,000 00			
Totals,	13,376	\$658,507 00			

EAST BRIDGEWATER SAVINGS BANK — EAST
BRIDGEWATER.

Incorporated March 8, 1870. Present number of corporators, 45.

SAMUEL KEITH, *President.* CHAS. F. MANN, *Treasurer.*
CHAS. F. MANN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

SAMUEL KEITH,	JOHN HOBART,
GEO. M. KEITH,	JOSHUA DEAN,
AARON HOBART,	I. N. NUTTER.

Open for business every business day, 9 A.M. to 12 M.; 2 to 4 P.M.; also Wednesdays
and Saturdays, 6.30 to 8 P. M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$15,500 00	Deposits,	\$738,171 18
Bank stock as per schedule, .	85,967 00	Guaranty fund, . .	26,000 00
Railroad bonds as per schedule, .	71,000 00	Interest account, . .	15,334 55
Real estate for banking purposes, .	12,000 00	Profit and loss ac-	
Loans on real estate,	336,975 00	count,	5,394 51
Loans on personal security, . . .	219,159 55	Suspense account, . .	295 09
Loans to counties, cities or towns			
(notes),	900 00		
Deposit in bank, on interest, . .	26,981 01		
Expense account,	551 18		
Bank building expense and in-			
come account,	133 09		
Cash on hand,	16,028 50		
	\$785,195 33		\$785,195 33

Cash on Deposit in Bank : —
Tremont National Bank, Boston, \$26,981 01

East Bridgewater Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Rockford, Ill., 4½s, . . .	\$10,000	\$10,600 00	\$10,000 00
of Milwaukee, Wis., 5s, . . .	5,500	6,160 00	5,500 00
	\$15,500	\$16,760 00	\$15,500 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
25	National City Bank, Boston, .	\$2,500	\$2,050 00	\$2,500 00
20	National Bank of the Com- monwealth, Boston, . . .	2,000	2,605 00	2,225 00
25	National Eagle Bank, Boston,	2,500	2,000 00	2,500 00
75	Fourth National Bank, Boston,	7,500	8,887 50	7,750 00
25	Freeman's Nat'l Bank, Boston,	2,500	2,250 00	2,500 00
35	Globe National Bank, Boston,	3,500	3,080 00	3,500 00
10	Hamilton Nat'l Bank, Boston,	1,000	1,105 00	1,250 00
28	N'l Hide & Leather B'k, Boston,	2,800	2,472 50	2,800 00
20	Market National Bank, Boston,	2,000	1,700 00	2,000 00
40	Manufacturers' N'l B'k, Boston,	4,000	4,000 00	4,000 00
20	N'l B'k of No. America, Boston,	2,000	2,300 00	2,000 00
50	N'l B'k of Redemption, Boston,	5,000	6,125 00	6,500 00
20	Shawmut Nat'l Bank, Boston, .	2,000	2,305 00	2,000 00
22	State National Bank, Boston, .	2,200	2,552 00	2,471 25
120	Third National Bank, Boston, .	12,000	10,770 00	12,000 00
50	Tremont Nat'l Bank, Boston, .	5,000	4,400 00	5,480 00
27	Nat'l Webster Bank, Boston, .	2,700	2,700 00	2,700 00
12	Winthrop Nat'l Bank, Boston,	1,200	1,398 00	1,200 00
50	Brockton N'l Bank, Brockton,	5,000	5,750 00	5,000 00
40	Home Nat'l Bank, Brockton, .	4,000	7,000 00	4,580 00
20	First Nat'l B'k, West Newton,	2,000	2,060 00	2,000 00
15	State Street Safe Deposit and Trust Company, Boston, . .	1,500	2,500 00	2,500 00
50	Massachusetts Loan and Trust Company, Boston, . . .	5,000	5,862 50	5,500 00
25	Plymouth County Safe De- posit and Trust Company, Brockton,	2,500	1,537 50	1,510 75
		\$81,900	\$87,410 00	\$85,967 00

East Bridgewater Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	\$15,000	\$15,225 00	\$15,000 00
Boston, Revere Beach & Lynn R.R. 6s,	4,000	4,200 00	4,000 00
Eastern R.R. 6s,	5,000	6,100 00	5,000 00
Fitchburg R.R. 5s,	16,000	16,720 00	16,000 00
Newport & Richford R.R. 5s,	5,000	5,300 00	5,000 00*
Old Colony R.R. 6s,	6,000	6,180 00	6,000 00
Upper Coos R.R. 4s,	5,000	4,800 00	5,000 00
Vermont & Massachusetts R.R. 5s,	5,000	5,450 00	5,000 00
Boston & Maine R.R. 4½s,	5,000	5,500 00	5,000 00
Concord & Montreal R.R. 4s,	5,000	5,100 00	5,000 00
	\$71,000	\$74,575 00	\$71,000 00

* A legal investment when made.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$26,981 01	2 per cent.	\$68,000 00	4½ per cent.	\$31,400 00	5½ per cent.
20,000 00	4 “	106,600 00	5 “	301,034 55	6 “
30,000 00	4½ “				

Amount invested in real estate for banking purposes,	\$12,000 00
Estimated value of the same,	12,000 00
Assessed value of the same,	8,400 00
Number of loans which are of an amount not exceeding \$3,000 each,	322
Aggregate amount of the same,	260,899 55
Total number of loans upon real estate,	319
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	40,376 73
Times for the dividends fixed by the by-laws: first Monday in January and July.	
Rate and amount of each semi-annual dividend { 2½ per cent., \$15,563 50 } during the year ending Oct. 31, 1894, { 2 per cent., 14,120 44 }	29,683 94
Number of accounts opened during the year ending Oct. 31, 1894,	193
Number of accounts closed during the year ending Oct. 31, 1894,	166
Total number of open accounts Oct. 31, 1894,	2,051
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	1,862 08
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	94,459 21
Number of same,	1,058
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	94,128 54
Number of same,	1,235
Date of examination by commissioner:	April 3.

East Bridgewater Savings Bank — Concluded.

Classification of Deposits received during the Year ending Oct. 31, 1894

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less, . . .	729	\$15,120 82	To the credit —		
Exceeding \$50 and not more than \$100, . . .	140	11,452 06	Of women, both adult and minor, . . .	480	\$37,258 84
Exceeding \$100 and not more than \$200, . . .	83	13,499 06	Of guardians, . . .	8	1,456 98
Exceeding \$200 and not more than \$500, . . .	73	26,103 66	Of religious and charitable associations, .	15	394 44
Exceeding \$500 and less than \$1,000, . . .	18	13,283 62	In trust,	66	5,891 38
Of \$1,000 or more, . . .	15	15,000 00			
Totals,	1,058	\$94,459 21			

EAST CAMBRIDGE FIVE CENTS SAVINGS BANK — EAST CAMBRIDGE.

Incorporated April 29, 1854. Present number of corporators, 36.

JOHN C. BULLARD, *President.* WILLIAM E. LLOYD, *Treasurer.*
WILLIAM E. LLOYD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

ANDREW J. GREEN, JAMES M. PRICE,
JOHN C. BULLARD, BENJ. F. THOMPSON,
WM. GOEPFER.

Open for business every business day, 9 A.M. to 1 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$36,000 00	Deposits,	\$2,051,357 98
Bank stock as per schedule, .	137,916 67	Guaranty fund,	101,788 40
Loan on bank stock,	3,000 00	Interest account,	750 56
Railroad bonds as per schedule, .	59,500 00	Profit and loss ac-	
Real estate (for banking pur-		count,	88,688 95
poses),	6,000 00		
Loans on real estate,	1,421,001 97		
Loans on personal security,	542,672 28		
Loans to counties, cities or towns			
(notes),	8,000 00		
Loans on depositors' books,	690 00		
Deposits in banks, on interest,	17,396 32		
Deposits in banks, not on interest,	2,000 00		
Expense account,	658 50		
East Cambridge Land Company,	1 00		
Cash on hand,	7,749 15		
	\$2,242,585 89		\$2,242,585 89

Cash on Deposit in Banks, amount in each : —

Lechmere National Bank, East Cambridge, \$4,200 36
Cambridge National Bank, East Cambridge, 15,195 96

Loan on Bank Stock : —

On 30 shares Lechmere National Bank, East Cambridge, \$3,000 00

East Cambridge Five Cents Savings Bank — Continued.*Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Grand Rapids, Mich., 4½s, .	\$10,000	\$10,937 00	\$10,000 00
of Lynn, Mass., 4s, .	10,000	10,645 00	10,000 00
Town of Webster, Mass., 4s, .	10,000	10,668 00	10,000 00
of Wellesley, Mass., 4s, .	6,000	6,806 00	6,000 00
	\$36,000	\$38,556 00	\$36,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
7	Atlas Nat'l Bank, Boston, .	\$700	\$833 00	\$700 00
36	Blackstone Nat'l Bank, Boston, .	3,600	3,492 00	3,600 00
63	Boston Nat'l Bank, Boston, .	6,300	6,552 00	6,300 00
41	Bunker Hill N'l Bank, Boston, .	4,100	8,405 00	4,100 00
67	N'l B'k of Commerce, Boston, .	6,700	7,772 00	6,700 00
80	National Bank of the Commonwealth, Boston, .	8,000	10,240 00	8,000 00
30	Continental N'l Bank, Boston, .	3,000	3,720 00	3,000 00
12	Eliot National Bank, Boston, .	1,200	1,512 00	1,200 00
16	Nat'l Exchange Bank, Boston, .	1,600	2,016 00	1,600 00
20	Faneuil Hall N'l Bank, Boston, .	2,000	2,620 00	2,000 00
50	First Ward N'l Bank, Boston, .	5,000	6,500 00	4,000 00
21	Globe National Bank, Boston, .	2,100	1,890 00	2,100 00
115	N'l Hide & Leather B'k, Boston, .	11,500	12,765 00	11,500 00
60	Howard Nat'l Bank, Boston, .	6,000	6,060 00	6,000 00
5	Massachusetts N'l B'k, Boston, .	500	485 00	500 00
50	Merchants' N'l Bank, Boston, .	5,000	8,150 00	5,000 00
40	Metropolitan N'l B'k, Boston, .	4,000	3,810 00	4,000 00
20	New England N'l B'k, Boston, .	2,000	3,200 00	2,000 00
19	North National Bank, Boston, .	1,900	2,280 00	1,900 00
5	N'l B'k of No. America, Boston, .	500	580 00	500 00
10	N'l B'k of Redemption, Boston, .	1,000	1,260 00	1,000 00
58	N'l B'k of the Republic, Boston, .	5,800	8,990 00	5,800 00
38	National Revere Bank, Boston, .	3,800	3,686 00	3,800 00
183	Third Nat'l Bank, Boston, .	18,300	16,653 00	18,300 00
76	Tremont Nat'l Bank, Boston, .	7,600	6,460 00	7,600 00
5	Nat'l Union Bank, Boston, .	500	690 00	500 00
45	Nat'l Webster Bank, Boston, .	4,500	4,545 00	4,500 00
26	Nat'l City Bank, Cambridge, .	2,600	4,290 00	2,600 00
24	Charles River National Bank, Cambridge, .	2,400	3,672 00	2,400 00
51	Lechmere N'l B'k, Cambridge, .	5,100	8,925 00	5,066 67
33	Concord Nat'l Bank, Concord, .	3,300	4,620 00	3,300 00
11	Fall River N'l B'k, Fall River, .	1,100	1,210 00	1,100 00

East Cambridge Five Cents Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
25	First Nat'l Bank, Malden, .	\$2,500	\$3,850 00	\$2,500 00
35	First N'l Bank, Marlborough,	3,500	3,325 00	2,850 00
13	Newton Nat'l Bank, Newton, .	1,300	1,300 00	1,300 00
30	Merchants' National Bank, Newburyport,	600	750 00	600 00
		\$139,600	\$167,138 00	\$137,916 67

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Eastern R.R. 6s,	\$8,500	\$10,262 05	\$8,500 00
Fitchburg R.R. 4s,	4,000	3,844 80	4,000 00
Fitchburg R.R. 4½s,	20,000	20,270 00	20,000 00
Conn. & Passumpsic Rivers R.R. 4s,	15,000	15,408 00	15,000 00
Maine Central R.R. 7s,	10,000	13,750 00	10,000 00
Portsmouth, Great Falls & Conway R.R. 4½s,	2,000	2,220 00	2,000 00
	\$59,500	\$65,754 85	\$59,500 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$2,672 28	0 per cent.	\$210,000 00	4½ per cent.	\$415,375 00	5½ per cent.
17,396 32	2 "	102,200 00	4½ "	225,467 97	6 "
8,000 00	3½ "	48,000 00	4½ "	5,000 00	7 "
204,000 00	4 "	754,649 00	5 "		

Amount invested in real estate for banking purposes,	\$6,000 00
Estimated value of the same,	6,000 00
Assessed value of the same,	5,000 00
Net income received from same during year ending Oct. 31, 1894, . .	160 54
Number of loans which are of an amount not exceeding \$3,000 each, .	575
Aggregate amount of the same,	749,196 97
Total number of loans upon real estate,	687
Amount of investments from which no income is received,	2,673 28

East Cambridge Five Cents Savings Bank — Concluded.

Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	\$108,505 97
Times for the dividends fixed by the by-laws: April 15 and October 15.	
Rate and amount of each semi-annual dividend { 2 per cent., \$38,439 26 } during the year ending Oct. 31, 1894, { 2½ per cent., 47,060 32 }	85,499 58
Number of accounts opened during the year ending Oct. 31, 1894,	1,686
Number of accounts closed during the year ending Oct. 31, 1894,	1,422
Total number of open accounts Oct. 31, 1894,	7,889
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	5,384 90
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	533,511 23
Number of same,	10,661
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	494,169 11
Number of same,	7,736
Date of examination by commissioner: February 2.	

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less,	8,857	\$133,770 83	To the credit —		
Exceeding \$50 and not more than \$100,	913	72,873 83	Of women, both adult and minor,	8,781	\$318,377 08
Exceeding \$100 and not more than \$200,	400	62,225 13	Of guardians,	9	1,614 42
Exceeding \$200 and not more than \$500,	303	102,354 54	Of religious and charitable associations,	11	1,673 38
Exceeding \$500 and less than \$1,000,	113	80,499 77	In trust,	354	97,789 95
Of \$1,000 or more,	75	81,787 63			
Totals,	10,661	\$533,511 23			

EASTHAMPTON SAVINGS BANK — EASTHAMPTON.

Incorporated Feb. 10, 1869. Present number of corporators, 29.

JOHN MAYHER, *President.* SAMUEL T. SEELYE, *Treasurer.*
O. G. WEBSTER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

JOHN MAYHER, F. C. GREENE,
GEO. L. MANCHESTER.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Bank stock as per schedule, .	\$252,734 45	Deposits,	\$810,773 17
Loans on bank stock,	2,030 00	Guaranty fund,	40,500 00
Loans on real estate,	350,081 50	Interest account,	1,439 75
Loans on personal security,	154,044 52	Profit and loss ac-	
Deposits in banks, on interest,	83,565 70	count,	341 06
Deposits in banks, not on interest,	10,000 00		
Expense account,	597 81		
	\$853,053 98		\$853,053 98

Cash on Deposit in Banks, amount in each : —

First National Bank, Adams,	\$5,000 00
First National Bank, Easthampton,	33,565 70
Hampshire County National Bank, Northampton,	20,000 00
Pynchon National Bank, Springfield,	15,000 00
Springfield National Bank, Springfield,	10,000 00
Springfield Safe Deposit and Trust Company, Springfield,	10,000 00

Loans on Bank Stock, amount on each : —

On 3 shares First National Bank, Easthampton,	\$230 00
On 5 shares Agawam National Bank, Springfield,	400 00
On 14 shares Hampshire County National Bank, Northampton,	1,400 00

Easthampton Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	First National Bank, Adams, .	\$10,000	\$15,000 00	\$14,100 00
14	Blackstone Nat'l B'k, Boston, .	1,400	1,500 00	1,400 00
7	N'l B'k of Commerce, Boston, .	700	840 00	700 00
20	North National Bank, Boston, .	2,000	2,600 00	2,000 00
50	Second National Bank, Boston, .	5,000	9,500 00	9,000 00
25	State National Bank, Boston, .	2,500	3,181 00	3,181 25
20	N'l B'k of Redemption, Boston, .	2,000	2,600 00	2,520 00
188	First N'l Bank, Easthampton, .	18,800	28,200 00	18,800 00
44	First National Bank, Lynn, .	4,400	5,720 00	5,720 00
100	Berkshire N'l B'k, No. Adams, .	10,000	10,500 00	10,000 00
115	Northampton National Bank, Northampton, .	11,500	18,550 00	17,825 00
50	Hampshire Co. National Bank, Northampton, .	5,000	6,250 00	5,800 00
100	Pittsfield N'l B	10,000	16,494 00	16,494 20
100	Chicopee N'l B	10,000	18,000 00	16,750 00
111	Chapin Nat'l B	11,100	17,108 00	17,108 00
50	City Nat'l Ban	5,000	7,250 00	7,250 00
100	First Nat'l Ban	10,000	14,951 00	14,951 00
100	Agawam N'l B	10,000	11,000 00	10,000 00
59	John Hancock	5,900	7,465 00	7,465 00
89	Second N'l Bank, Springfield, .	8,900	13,795 00	13,570 00
100	Pynchon N'l B'k, Springfield, .	10,000	15,250 00	15,250 00
30	Housatonic National Bank, Stockbridge, .	3,000	4,800 00	4,000 00
50	First Nat'l Bank, Westfield, .	5,000	7,000 00	7,000 00
50	First Nat'l B'k, West Newton, .	5,000	6,000 00	5,000 00
100	Franklin Co. National Bank, Greenfield, .	10,000	10,500 00	10,500 00
130	Springfield N'l B'k, Springfield, .	13,000	18,200 00	16,350 00
		\$190,200	\$272,254 00	\$252,784 45

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$83,565 70	4 per cent.	\$67,066 50	5½ per cent.	\$100 00	7 per cent.
253,815 00	5 "	181,074 52	6 "		
4,000 00	5½ "	100 00	6½ "		

Easthampton Savings Bank — Concluded.

Number of loans which are of an amount not exceeding \$3,000 each,	265	
Aggregate amount of the same,		\$275,981 02
Total number of loans upon real estate,	259	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		39,198 11
Times for the dividends fixed by the by-laws: January 23 and July 23.		
Rate and amount of each semi-annual dividend { 2½ per cent., \$16,527 11 } during the year ending Oct. 31, 1894, { 2½ per cent., 16,886 94 }		33,414 05
Number of accounts opened during the year ending Oct. 31, 1894,	332	
Number of accounts closed during the year ending Oct. 31, 1894,	253	
Total number of open accounts Oct. 31, 1894,	2,166	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		2,491 19
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		146,144 22
Number of same,	1,675	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		126,548 99
Number of same,	1,591	
Date of examination by commissioner: March 12.		

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less,	1,259	\$28,280 40	To the credit—		
Exceeding \$50 and not more than \$100,	181	14,493 14	Of women, both adult and minor,	779	\$60,956 28
Exceeding \$100 and not more than \$200,	86	13,480 22	Of guardians,	18	9,249 41
Exceeding \$200 and not more than \$500,	80	29,273 28	Of religious and chari-table associations,	74	5,122 96
Exceeding \$500 and less than \$1,000,	30	21,213 14	In trust,	34	11,111 62
Of \$1,000 or more,	39	39,424 04			
Totals,	1,675	\$146,144 22			

EAST WEYMOUTH SAVINGS BANK—EAST WEYMOUTH.

Incorporated Feb. 20, 1872. Present number of corporators, 48.

ZECHARIAH L. BICKNELL, *President.*

JOHN A. RAYMOND, *Treasurer.*

JOHN A. RAYMOND, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

Z. L. BICKNELL,
H. F. BICKNELL,
E. G. BATES,

JOHN W. BATES,
N. D. CANTERBURY,
CHAS. H. PRATT,
JOSEPH A. CUSHING.

Open for business every business day, 2 to 5 P.M.; Saturday, 2 to 6 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$78,000 00	Deposits,	\$567,741 61
Bank stock as per schedule, .	47,950 00	Guaranty fund, .	27,626 00
Railroad bonds as per schedule, .	66,000 00	Profit and loss ac-	
Loans on real estate,	378,348 67	count,	11,916 60
Loans on personal security, .	5,312 30		
Loans to counties, cities or towns			
(notes),	5,000 00		
Loans on depositors' books, .	320 00		
Deposit in bank, on interest, .	26,158 44		
Cash on hand,	194 80		
	\$607,284 21		\$607,284 21

Cash on Deposit in Bank : —

Broadway National Bank, Boston, \$26,158 44

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Detroit, Mich., 6s, . .	\$1,000	\$1,240 00	\$1,000 00
of Detroit, Mich., 7s, . .	2,000	2,540 00	2,000 00
of Fall River, Mass., 6s, . .	2,000	2,380 00	2,000 00
of Fort Wayne, Ind., 4½s, . .	5,000	5,350 00	5,000 00
of Grand Rapids, Mich., 8s, .	3,000	3,210 00	3,000 00
of Hyde Park, Ill., 7s, . .	1,000	1,020 00	1,000 00

East Weymouth Savings Bank — Continued.*Detailed Statement of Public Funds — Concluded.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Lynn, Mass., 5s, . . .	\$1,000	\$1,110 00	\$1,000 00
of Newton, Mass., 6s, . . .	2,000	2,380 00	2,000 00
of Peoria, Ill., 7s, . . .	3,000	3,420 00	3,000 00
of Portland, Me., 6s, . . .	3,000	3,660 00	3,000 00
of Providence, R. I., 5s, . . .	2,000	2,320 00	2,000 00
of Springfield, Mass., 6s, . . .	1,000	1,190 00	1,000 00
of Springfield, Mass., 7s, . . .	1,000	1,240 00	1,000 00
Town of South Abington, Mass., 4s,	5,000	5,200 00	5,000 00
of Turner's Falls, Mass., 4s, .	5,000	5,200 00	5,000 00
of Weymouth, Mass., 4s, . . .	11,000	11,495 00	11,000 00
District of Columbia 7s, . . .	4,000	4,740 00	4,000 00
City of Boston, Mass., 4s, . . .	10,000	10,200 00	10,000 00
of Brockton, Mass., 4s, . . .	10,000	10,400 00	10,000 00
of Cleveland, Ohio, 5s, . . .	3,000	3,435 00	3,000 00
of Dayton, Ohio, 4s, . . .	3,000	3,000 00	3,000 00*
	\$78,000	\$84,730 00	\$78,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Central Nat'l Bank, Boston, .	\$1,000	\$1,270 00	\$1,000 00
35	Columbian Nat'l B'k, Boston, .	3,500	3,622 50	3,500 00
5	First Ward Nat'l B'k, Boston,	500	650 00	500 00
4	National Revere Bank, Boston,	400	380 00	400 00
27	Shawmut Nat'l Bank, Boston,	2,700	3,111 75	2,700 00
15	State National Bank, Boston, .	1,500	1,740 00	1,500 00
30	Boston National Bank, Boston,	3,000	3,120 00	3,000 00
25	N'l B'k of Commerce, Boston,	2,500	2,875 00	2,500 00
25	Everett National Bank, Boston,	2,500	2,081 25	2,500 00
8	N'l Hide & Leather B'k, Boston,	800	860 00	800 00
17	Manufacturers' N'l B'k, Boston,	1,700	1,700 00	1,700 00
33	N'l B'k of No. America, Boston,	3,300	3,795 00	3,300 00
25	Third National Bank, Boston,	2,500	2,243 75	2,500 00
5	Tremont Nat'l Bank, Boston, .	500	440 00	500 00
25	Dedham Nat'l Bank, Dedham,	2,500	2,550 00	2,500 00
5	Salem National Bank, Salem,	500	600 00	500 00
138	Union Nat'l Bank, Weymouth,	13,800	13,800 00	13,800 00
25	Massachusetts Loan and Trust Company, Boston, . . .	2,500	2,931 25	2,500 00
25	Globe National Bank, Boston,	2,500	2,200 00	2,250 00
		\$48,200	\$49,970 50	\$47,950 00

East Weymouth Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton & Fitchburg R.R. 5s,	\$14,000	\$15,960 00	\$14,000 00
Boston & Lowell R R. 5s,	3,000	3,150 00	3,000 00
Boston & Lowell R.R. 6s,	3,000	3,090 00	3,000 00
Fitchburg R.R. 4s,	5,000	4,925 00	5,000 00
Lowell & Lawrence R.R. 6s,	1,000	1,060 00	1,000 00
Maine Central R.R. 7s,	7,000	7,700 00	7,000 00
N. Y., Providence & Boston R.R. 7s,	1,000	1,120 00	1,000 00
Old Colony R.R. 4½s,	5,000	5,275 00	5,000 00
Old Colony R R 6s,	7,000	7,350 00	7,000 00
Portland & Ogdensburg R.R. 6s,	8,000	8,800 00	8,000 00
Upper Coos R.R. 4½s,	10,000	10,500 00	10,000 00
Vermont & Massachusetts R.R. 5s,	2,000	2,180 00	2,000 00
	\$66,000	\$71,110 00	\$66,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$26,158 44	3 per cent.	\$4,800 00	5½ per cent.	\$10,381 33	7 per cent.
5,000 00	4 “	356,067 78	6 “	1,425 00	8 “
2,400 00	5 “	8,906 86	6½ “		

Number of loans which are of an amount not exceeding \$3,000 each,	302
Aggregate amount of the same,	\$326,680 97
Total number of loans upon real estate,	301
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	32,513 86
Times for the dividends fixed by the by-laws: April 1 and October 1.	
Rate and amount of each semi-annual dividend { 2½ per cent., \$11,815 28 } during the year ending Oct. 31, 1894, { 2½ per cent., 12,076 39 }	23,891 67
Number of accounts opened during the year ending Oct. 31, 1894,	228
Number of accounts closed during the year ending Oct. 31, 1894,	229
Total number of open accounts Oct. 31, 1894,	1,797
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	1,463 26
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	106,954 25
Number of same,	1,374
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	102,110 69
Number of same,	1,303
Date of examination by commissioner: May 11.	

East Weymouth Savings Bank — Concluded.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less, . . .	1,020	\$20,011 25	To the credit—		
Exceeding \$50 and not more than \$100, . . .	157	12,757 00	Of women, both adult and minor, . . .	466	\$31,165 17
Exceeding \$100 and not more than \$200, . . .	99	15,293 09	Of guardians, . . .	6	1,118 00
Exceeding \$200 and not more than \$500, . . .	57	22,481 97	Of religious and charitable associations, .	106	6,014 21
Exceeding \$500 and less than \$1,000, . . .	14	9,410 94	In trust,	86	16,592 32
Of \$1,000 or more, . . .	27	27,000 00			
Totals,	1,874	\$106,954 25			

ELIOT FIVE CENTS SAVINGS BANK—BOSTON.

Incorporated Feb. 4, 1864. Present number of corporators, 50.

JOHN CARR, *President.*

FRANK E. GRANGER, *Treasurer.*

JOHN F. NEWTON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds.

JOHN CARR,

GORHAM ROGERS,

SAMUEL B. HOPKINS,

WILLIAM S. LELAND,

GREENLEAF C. GEORGE.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$257,100 00	Deposits,	\$3,271,572 08
Bank stock as per schedule, .	57,200 00	Guaranty fund,	91,659 94
Loan on bank stock,	1,000 00	Interest account,	632 82
Railroad bonds as per schedule, .	530,500 00	Profit and loss ac-	
Loans on railroad bonds,	125,000 00	count,	28,971 58
Railroad notes,	25,000 00	Tax account,	4,400 00
Loans on real estate,	1,615,610 25	Suspense account,	1,299 91
Loans on personal security,	608,000 00		
Deposits in banks, on interest,	166,503 73		
Deposits in banks, not on interest,	5,000 00		
Expense account,	610 67		
Short and surplus account,	197 79		
Cash on hand,	6,813 89		
	\$3,398,536 33		\$3,398,536 33

Cash on Deposit in Banks, amount in each :—

People's National Bank, Boston,	\$76,024 35
Frst National Bank, Boston,	48,529 80
National Revere Bank, Boston,	46,949 58

Loan on Bank stock :—

On 10 shares National Exchange Bank, Boston,	\$1,000 00
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Eliot Five Cents Savings Bank — Continued.

Loans on Railroad Bonds, amount on each : —

On \$52,000 Boston & Maine R.R. 4s,	\$50,000 00
On \$50,000 Boston & Albany R.R. 6s,	} 50,000 00
On \$5,000 Concord & Montreal R.R. 4s,	
On \$16,000 Boston & Maine R.R. 4½s,	15,000 00
On \$10,000 Fitchburg R.R. 5s,	10,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s,	\$4,000	\$4,740 00	\$4,000 00
of Boston, Mass., 4s,	42,600	43,452 00	42,600 00
of Boston, Mass., 5s,	25,000	29,000 00	25,000 00
of Boston, Mass., 6s,	5,000	6,150 00	5,000 00
of Chelsea, Mass., 6s,	10,000	10,100 00	10,000 00
of Fall River, Mass., 4½s,	10,000	10,500 00	10,000 00
of Fall River, Mass., 6s,	10,000	11,900 00	10,000 00
of Holyoke, Mass., 4s,	20,000	20,900 00	20,000 00
of Lynn, Mass., 5s,	10,000	11,150 00	10,000 00
of Manchester, N. H., 6s,	10,000	10,100 00	10,000 00
of Providence, R. I., 4½s,	5,000	5,200 00	5,000 00
of Providence, R. I., 5s,	20,000	21,580 00	20,000 00
of Springfield, Mass., 6s,	20,000	23,800 00	20,000 00
of Taunton, Mass., 5s,	10,000	10,100 00	10,000 00
of Taunton, Mass., 6s,	10,000	10,250 00	10,000 00
Town of Brookline, Mass., 7s,	4,000	4,360 00	4,000 00
of Marlborough, Mass., 4s,	9,000	9,450 00	9,000 00
District of Columbia 5s,	7,000	7,420 00	7,000 00
State of New Hampshire 6s,	500	620 00	500 00
City of Haverhill, Mass., 4s,	25,000	26,250 00	25,000 00
	\$257,100	\$277,022 00	\$257,100 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Atlantic Nat'l Bank, Boston,	\$1,000	\$1,220 00	\$1,000 00
70	Atlas National Bank, Boston,	7,000	8,190 00	7,000 00
20	Columbian N'l Bank, Boston,	2,000	2,040 00	2,000 00
50	Continental N'l Bank, Boston,	5,000	5,700 00	5,000 00
10	Eliot National Bank, Boston,	1,000	1,310 00	1,000 00
13	Howard Nat'l Bank, Boston,	1,300	1,248 00	1,300 00
30	Market Nat'l Bank, Boston,	3,000	2,550 00	3,000 00
30	Merchants' N'l Bank, Boston;	3,000	4,710 00	3,000 00
61	Mt Vernon N'l Bank, Boston,	6,100	7,320 00	6,100 00
10	N'l B'k of No. America, Boston,	1,000	1,130 00	1,000 00

Eliot Five Cents Savings Bank — Continued.*Detailed Statement of Bank Stocks — Concluded.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
20	N'l B'k of Redemption, Boston,	\$2,000	\$2,500 00	\$2,000 00
10	National Eagle Bank, Boston,	1,000	830 00	1,000 00
171	People's Nat'l Bank, Boston, .	17,100	27,360 00	17,100 00
43	Shawmut Nat'l Bank, Boston,	4,300	4,988 00	4,300 00
14	State National Bank, Boston, .	1,400	1,624 00	1,400 00
10	Naumkeag N'l Bank, Salem, .	1,000	1,300 00	1,000 00
		\$57,200	\$74,020 00	\$57,200 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	\$11,000	\$12,540 00	\$11,000 00
Boston & Lowell R.R. 4s,	50,000	50,500 00	50,000 00
Boston & Lowell R.R. 6s,	3,000	3,090 00	3,000 00
Boston & Maine R.R. 4s,	25,000	25,500 00	25,000 00
Boston & Providence R.R. 4s,	25,000	26,000 00	25,000 00
Concord & Montreal R.R. 4s,	50,000	51,000 00	50,000 00
Fitchburg R.R. 4½s,	25,000	25,250 00	25,000 00
Fitchburg R.R. 5s,	5,000	5,180 00	5,000 00
Newport & Richford R.R. 5s,	22,000	23,100 00	22,000 00*
Maine Central R.R. 4½s,	50,000	53,000 00	50,000 00
N. Y. & N. E. R.R. (terminal) 4s,	25,000	25,000 00	25,000 00
Old Colony R.R. 4s,	35,000	36,925 00	35,000 00
Old Colony R.R. 6s,	6,000	6,060 00	6,000 00
Portland & Ogdensburg R.R. 6s,	16,500	18,150 00	16,500 00
Salem & Lowell R.R. 6s,	20,000	21,500 00	20,000 00
Vermont & Massachusetts R.R. 5s,	37,000	40,330 00	37,000 00
Worcester, Nashua & Rochester R.R. 4s,	25,000	25,400 00	25,000 00
Boston & Albany R.R. 4s,	50,000	52,750 00	50,000 00
Conn. & Passumpsic Rivers R.R. 4s,	25,000	25,625 00	25,000 00
Connecticut River R.R. 4s,	25,000	25,625 00	25,000 00
	\$530,500	\$552,525 00	\$530,500 00

* A legal investment when made.

Eliot Five Cents Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$166,503 73	2 per cent.	\$747,700 00	4½ per cent.	\$14,352 93	6 per cent.
175,000 00	3½ "	29,500 00	4½ "	1,500 00	7 "
878,400 00	4 "	439,607 32	5 "	1,200 00	8 "
61,750 00	4½ "	25,600 00	5½ "		

Number of loans which are of an amount not exceeding \$3,000 each,	162
Aggregate amount of the same,	\$273,110 25
Total number of loans upon real estate,	308
Amount of investments from which no income is received,	5,000 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	145,634 43
Times for the dividends fixed by the by-laws: second Wednesday in April and October.	
Rate and amount of each semi-annual dividend { 2 per cent., \$58,176 01 } during the year ending Oct. 31, 1894,	118,561 37
	{ 2 per cent., 60,385 36 }
Number of accounts opened during the year ending Oct. 31, 1894,	1,276
Number of accounts closed during the year ending Oct. 31, 1894,	998
Total number of open accounts Oct. 31, 1894,	10,344
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	8,425 49
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	705,071 90
Number of same,	9,760
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	621,752 15
Number of same,	8,119
Date of examination by commissioner: February 26.	

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less,	7,342	\$131,828 05	To the credit —		
Exceeding \$50 and not more than \$100,	1,153	93,747 85	Of women, both adult and minor,	5,166	\$350,168 67
Exceeding \$100 and not more than \$200,	547	84,838 13	Of guardians,	9	3,656 98
Exceeding \$200 and not more than \$500,	439	156,579 31	Of religious and chari-table associations,	83	6,976 23
Exceeding \$500 and less than \$1,000,	133	91,786 46	In trust,	893	75,682 70
Of \$1,000 or more,	146	146,292 10			
Totals,	9,760	\$705,071 90			

ESSEX SAVINGS BANK—LAWRENCE.

Incorporated March 15, 1847. Present number of corporators, 33.

JOSEPH SHATTUCK, *President.*

JAMES H. EATON, *Treasurer.*

JAMES H. EATON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

JOSEPH SHATTUCK,

SAMUEL WHITE,

JAMES H. KIDDER,

GEORGE E. DAVIS.

Open for business every business day, 9 A.M. to 1 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$786,000 00	Deposits, . . .	\$6,300,818 44
Bank stock as per schedule, .	316,900 00	Guaranty fund, .	330,000 00
Loans on bank stock,	15,800 00	Interest account, .	89,284 32
Railroad bonds as per schedule,	425,000 00	Profit and loss ac-	
Loans on railroad stock, . . .	101,000 00	count,	200,000 00
Real estate (for banking pur-			
poses),	20,000 00		
Loans on real estate,	3,337,764 40		
Loans on personal security, .	1,574,496 93		
Loans to counties, cities or towns			
(notes),	37,000 00		
Deposits in banks, on interest, .	291,548 06		
Cash on hand,	14,593 37		
	\$6,920,102 76		\$6,920,102 76

Cash on Deposit in Banks, amount in each :—

National Hide and Leather Bank, Boston,

Winthrop National Bank, Boston,

Arlington National Bank, Lawrence,

\$156,645 56

109,902 50

23,000 00

Loans on Bank Stock, amount on each :—

On 55 shares Merchants' National Bank, Lawrence,

On 10 shares Pacific National Bank, Lawrence,

On 105 shares Arlington National Bank, Lawrence,

\$4,600 00

700 00

10,500 00

Loans on Railroad Stock, amount on each :—

On 1,000 shares Boston & Maine R.R.,

On 32 shares Boston & Maine R.R.,

\$100,000 00

1,000 00

Essex Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s, . .	\$200,000	\$203,000 00	\$200,000 00
of Chicago, Ill., 4s, . .	135,000	137,700 00	135,000 00*
of Fall River, Mass., 6s, . .	25,000	29,000 00	25,000 00
of Lawrence, Mass., 4s, . .	176,000	177,750 00	176,000 00
of Lawrence, Mass, 6s, . .	5,000	5,500 00	5,000 00
of Lynn, Mass., 6s, . .	50,000	51,500 00	50,000 00
of Newton, Mass., 5s, . .	16,000	17,600 00	16,000 00
of Brockton, Mass., 4s, . .	40,000	41,100 00	40,000 00
of Dayton, Ohio, 5s, . .	39,000	39,410 00	39,000 00*
of Indianapolis, Ind., 4s, . .	100,000	102,500 00	100,000 00
	\$786,000	\$805,060 00	\$786,000 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
130	Atlas National Bank, Boston, .	\$13,000	\$15,000 00	\$13,000 00
40	Atlantic Nat'l Bank, Boston, .	4,000	4,800 00	4,000 00
6	Blackstone N'l Bank, Boston, .	600	600 00	600 00
30	Boston National Bank, Boston,	3,000	3,100 00	3,000 00
80	N'l B'k of the Commonwealth, Boston,	8,000	10,400 00	8,000 00
75	N'l B'k of Commerce, Boston,	7,500	8,600 00	7,500 00
20	Continental N'l Bank, Boston,	2,000	2,300 00	2,000 00
130	National City Bank, Boston, .	13,000	10,600 00	13,000 00
80	Eliot National Bank, Boston, .	8,000	10,400 00	8,000 00
100	Everett Nat'l Bank, Boston, .	10,000	8,300 00	10,000 00
47	Globe National Bank, Boston,	4,700	4,000 00	4,700 00
232	Howard Nat'l Bank, Boston, .	23,200	21,900 00	23,200 00
100	N'l Hide & Leather B'k, Boston,	10,000	10,700 00	10,000 00
60	Lincoln Nat'l Bank, Boston, .	6,000	4,600 00	6,000 00
40	Massachusetts N'l B'k, Boston,	4,000	3,800 00	4,000 00
200	Merchants' Nat'l Bank, Boston,	20,000	31,400 00	20,000 00
46	Mt. Vernon N'l Bank, Boston,	4,600	5,500 00	4,600 00
150	N'l B'k of No. America, Boston,	15,000	17,200 00	15,000 00
100	North National Bank, Boston,	10,000	11,600 00	10,000 00
225	National Revere Bank, Boston,	22,500	21,300 00	22,500 00
250	N'l B'k of the Republic, Boston,	25,000	39,700 00	25,000 00
27	Shawmut Nat'l Bank, Boston,	2,700	3,100 00	2,700 00
100	Suffolk National Bank, Boston,	10,000	10,000 00	10,000 00
100	State National Bank, Boston, .	10,000	11,500 00	10,000 00
100	Tremont Nat'l Bank, Boston, .	10,000	8,800 00	10,000 00

Essex Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	National Union Bank, Boston,	\$1,000	\$1,100 00	\$1,000 00
166	Nat'l Webster Bank, Boston, .	16,600	16,600 00	16,600 00
300	Bay State N'l B'k, Lawrence, .	22,500	36,000 00	22,500 00
300	Lawrence N'l B'k, Lawrence, .	30,000	33,000 00	30,000 00
		\$316,900	\$365,900 00	\$316,900 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$50,000	\$50,000 00	\$50,000 00
Boston & Lowell R.R. 4½s, . . .	50,000	52,000 00	50,000 00
Concord & Montreal, R.R. 4s, . . .	200,000	206,000 00	200,000 00
Fitchburg R.R. 5s,	105,000	115,200 00	105,000 00
Worcester, Nashua & Roch. R.R. 4s,	20,000	20,200 00	20,000 00
	\$425,000	\$443,400 00	\$425,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$266,548 06	2 per cent.	\$622,500 00	4 per cent.	\$94,550 00	5½ per cent.
25,000 00	3 "	100,000 00	4½ "	399,292 93	6 "
20,000 00	3½ "	1,241,050 00	4½ "		
10,000 00	3¾ "	2,578,668 40	5 "		

Amount invested in real estate for banking purposes, \$20,000 00

Estimated value of the same, 30,000 00

Assessed value of the same, 30,000 00

Net income received from same during year ending Oct. 31, 1894, . . . 1,821 00

Number of loans which are of an amount not exceeding \$3,000 each, 491

Aggregate amount of the same, 610,896 00

Total number of loans upon real estate, 694

Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894, 337,587 22

Time for the dividends fixed by the by-laws: third Wednesday in April and October.

Essex Savings Bank — Concluded.

Rate and amount of each semi-annual dividend { 2 per cent., \$118,393 59 } \$237,752 26	
during the year ending Oct. 31, 1894, . . . { 2 per cent., 119,358 67 }	
Number of accounts opened during the year ending Oct. 31, 1894,	3,399
Number of accounts closed during the year ending Oct. 31, 1894,	3,119
Total number of open accounts Oct. 31, 1894,	17,694
Total expenses of the corporation for the year ending Oct. 31, 1894 (ex- clusive of taxes),	11,700 68
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	1,235,029 21
Number of same,	18,416
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	1,333,742 08
Number of same,	14,226
Date of examination by commissioner: May 8.	

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num- ber.	Amount.		Num- ber.	Amount.
Of \$50 and less, . . .	14,295	\$268,663 29	To the credit —		
Exceeding \$50 and not more than \$100, . . .	1,974	157,632 45	Of women, both adult and minor, . . .	9,202	\$614,901 36
Exceeding \$100 and not more than \$200, . . .	903	139,229 56	Of guardians, . . .	42	15,006 53
Exceeding \$200 and not more than \$500, . . .	753	267,787 92	Of religious and chari- table associations, .	203	28,051 26
Exceeding \$500 and less than \$1,000, . . .	825	230,779 09	In trust,	310	44,331 12
Of \$1,000 or more, . . .	166	170,936 90			
Totals,	18,416	\$1,235,029 21			

EVERETT SAVINGS BANK—EVERETT.

Incorporated March 1, 1889. Present number of corporators, 26.

JAMES P. STEWART, *President.*

SAMUEL P. CANNELL, *Treasurer.*

HENRY K. VEAZIE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

WOODBURY A. HAM,

DANIEL B. FESSENDEN,

NATHANIEL J. MEAD,

SAMUEL P. CANNELL,

SAMUEL M. JOHNSON.

Open for business every business day, 2 to 4 P.M.; and Saturday, 7.30 to 8.30 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Bank stock as per schedule, .	\$2,000 00	Deposits,	\$114,812 73
Loans on real estate,	75,225 00	Guaranty fund, . .	1,100 00
Loans on personal security, .	1,000 00	Interest account, . .	48 08
Loans to counties, cities or towns		Profit and loss ac-	
(notes).	13,000 00	count,	665 38
Deposits in banks, on interest, .	24,849 94	Uncompleted mort-	
Cash on hand,	1,501 25	gage loans,	950 00
	\$117,576 19		\$117,576 19

Cash on Deposit in Banks, amount in each :—

Winthrop National Bank, Boston,	\$3,547 84
First National Bank, Chelsea,	5,044 18
Winnisimmet National Bank, Chelsea,	5,792 65
National Security Bank, Boston,	5,065 27
First National Bank, Malden,	5,400 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
20	Globe Nat'l Bank, Boston, .	\$2,000	\$2,000 00	\$2,000 00

Everett Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$5,400 00	1½ per cent.	\$6,000 00	4 per cent.	\$19,400 00	5½ per cent.
8,613 11	2 “	15,550 00	5 “	48,275 00	6 “
10,836 83	2½ “				

Number of loans which are of an amount not exceeding \$3,000 each,	52	
Aggregate amount of the same,		\$65,725 00
Total number of loans upon real estate,	52	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		5,213 04
Times for the dividends fixed by the by-laws: second Wednesday in April and October.		
Rate and amount of each semi-annual dividend { 2 per cent , \$1,767 28 } during the year ending Oct. 31, 1894, { 2 per cent , 1,889 74 }		3,657 02
Number of accounts opened during the year ending Oct. 31, 1894,	184	
Number of accounts closed during the year ending Oct. 31, 1894,	102	
Total number of open accounts Oct. 31, 1894,	979	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		590 90
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		65,109 47
Number of same,	1,340	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		54,703 76
Number of same,	858	
Date of examination by commissioner: February 16.		

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less,	1,093	\$16,020 88	To the credit —		
Exceeding \$50 and not more than \$100,	117	9,344 62	Of women, both adult and minor,	568	\$23,145 99
Exceeding \$100 and not more than \$200,	65	9,877 28	Of guardians,	6	1,439 58
Exceeding \$200 and not more than \$500,	49	17,024 19	In trust,	92	6,801 33
Exceeding \$500 and less than \$1,000,	11	7,842 50			
Of \$1,000 or more,	5	5,000 00			
Totals,	1,340	\$65,109 47			

FAIRHAVEN INSTITUTION FOR SAVINGS – FAIRHAVEN.

Incorporated Feb. 10, 1832. Present number of corporators, 31.

GEO. H. TABER, *President.*

CHAS. H. MORTON, *Treasurer.*

CHAS. H. MORTON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

GEO. H. TABER, WALTER P. WINSOR,

CYRUS D. HUNT, LEVI M. SNOW,

JOHN B. HUSSEY.

Open for business every business day, 9 A.M. to 1 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$7,500 00	Deposits,	\$476,357 52
Bank stock as per schedule, .	114,870 00	Guaranty fund,	22,100 00
Loans on bank stock,	1,050 00	Interest account,	44 55
Railroad bonds as per schedule, .	23,500 00	Profit and loss ac-	
Real estate (for banking pur-		count,	2,721 63
poses),	4,500 00		
Real estate by foreclosure,	12,000 00		
Loans on real estate,	195,276 46		
Loans on personal security,	118,385 33		
Deposits in banks, on interest,	17,957 25		
Deposits in banks, not on interest,	4,000 00		
Sea View Hotel and Wharf Co.			
stock,*	2,153 96		
Cash on hand,	30 70		
	\$501,223 70		\$501,223 70

* Taken to secure indebtedness.

Cash on Deposit in Bank : —

National Bank of Fairhaven, Fairhaven, \$21,957 25

Loans on Bank Stock, amount on each : —

On 5 shares National Bank of Fairhaven, Fairhaven, \$50 00

On 25 shares National Bank of Fairhaven, Fairhaven, 1,000 00

Fairhaven Institution for Savings — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Belfast, Me, 6s,	\$6,500	\$6,727 00	\$6,500 00*
Town of Fairhaven, Mass., 7s,	1,000	1,030 00	1,000 00
	\$7,500	\$7,757 00	\$7,500 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
90	N'l B'k of Commerce, Boston,	\$9,000	\$10,350 00	\$10,350 00
50	Eliot National Bank, Boston, .	5,000	6,550 00	6,500 00
60	N'l B'k of the Republic, Boston,	6,000	9,440 00	7,740 00
30	State National Bank, Boston, .	3,000	3,480 00	3,450 00
40	North Nat'l Bank, Boston, . .	4,000	4,640 00	5,160 00
50	Howard Nat'l Bank, Boston, . .	5,000	4,838 00	5,500 00
80	N'l B'k of No. America, Boston,	8,000	9,200 00	8,000 00
50	Continental N'l Bank, Boston,	5,000	5,750 00	5,300 00
100	Boston National Bank, Boston,	10,000	10,400 00	12,000 00
158	National Bank of Fairhaven, Fairhaven,	12,640	12,640 00	12,640 00
68	Mechanics' Nat'l Bank, New Bedford,	6,800	11,968 00	10,880 00
90	First Nat'l B'k, New Bedford,	9,000	13,320 00	12,150 00
80	Citizens' N'l B'k, New Bedford,	8,000	9,640 00	10,400 00
40	National Bank of Commerce, New Bedford,	4,000	3,200 00	4,800 00
		\$95,440	\$115,416 00	\$114,870 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	\$10,000	\$10,100 00	\$10,000 00
Concord & Montreal R.R. 4s,	3,000	3,098 00	3,000 00
Boston & Maine R.R. 4½s,	10,000	11,100 00	10,500 00
	\$23,000	\$24,298 00	\$23,500 00

Fairhaven Institution for Savings — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$17,957 25	2 per cent.	\$64,300 00	5 per cent.	\$151,468 79	6 per cent.
42,500 00	4 “	40,147 00	5½ “	850 00	6½ “
4,500 00	4¾ “	10,456 00	5¾ “	490 00	7 “

Amount invested in real estate for banking purposes,	\$4,500 00
Estimated value of the same,	6,000 00
Assessed value of the same,	3,500 00
Value, by books, of other real estate held or owned by foreclosure or otherwise,	12,000 00
Assessed value of the same,	4,000 00
Number of loans which are of an amount not exceeding \$3,000 each, 160	
Aggregate amount of the same,	152,155 23
Total number of loans upon real estate,	159
Amount of investments from which no income is received,	2,153 96
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	24,029 08
Times for the dividends fixed by the by-laws: last Monday in April and October.	
Rate and amount of each semi-annual dividend { 2 per cent, \$8,973 74 } during the year ending Oct. 31, 1894, . . . { 2 per cent., 9,168 86 }	18,142 60
Number of accounts opened during the year ending Oct. 31, 1894, . . .	103
Number of accounts closed during the year ending Oct. 31, 1894, . . .	100
Total number of open accounts Oct. 31, 1894,	840
Total expenses of the corporation for the year ending Oct. 31, 1894, exclusive of taxes,	2,501 43
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	63,538 89
Number of same,	307
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	68,363 79
Number of same,	504
Date of examination by commissioner: August 21.	

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less,	156	\$2,791 67	To the credit —		
Exceeding \$50 and not more than \$100,	41	3,443 21	Of women, both adult and minor,	99	\$18,131 01
Exceeding \$100 and not more than \$200,	37	5,654 70	Of guardians,	1	500 00
Exceeding \$200 and not more than \$500,	36	12,852 69	Of religious and charitable associations,	19	1,924 17
Exceeding \$500 and less than \$1,000,	7	4,668 08	In trust,	24	6,139 24
Of \$1,000 or more,	30	34,128 54			
Totals,	307	\$63,538 89			

FALL RIVER SAVINGS BANK—FALL RIVER.

Incorporated March 11, 1828. Present number of corporators, 128.

THOMAS J. BORDEN, *President.*

CHARLES A. BASSETT, *Treasurer.*

NEWTON R. EARL, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

ROBERT C. BROWN,

HENRY C. HAWKINS,

JAMES C. EDDY,

ROBERT HENRY,

GUILFORD H. HATHAWAY.

Open for business every business day, 9 A.M. to 2 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$930,600 00	Deposits,	\$6,220,459 54
Bank stock as per schedule, .	741,850 00	Guaranty fund, .	244,300 00
Loans on bank stock, . . .	14,700 00	Interest account, .	53,233 95
Railroad bonds as per schedule,	839,000 00	Profit and loss ac-	
Real estate for banking purposes,	46,000 00	count,	10,700 00
Real estate by foreclosure, .	15,000 00	Due on uncompleted	
Loans on real estate,	2,949,123 00	mortgage loans, .	24,656 00
Loans on personal security, .	1,492,725 00		
Deposits in banks, on interest, .	20,800 00		
Expense account,	1,008 57		
Cash on hand,	2,542 92		
	\$6,553,349 49		\$6,553,349 49.

Cash on Deposit in Banks, amount in each :—

National Bank of Redemption, Boston, \$15,000 00

Metacomet National Bank, Fall River, 5,800 00

Loans on Bank Stock, amount on each :—

On 10 shares Pocasset National Bank, Fall River, \$700 00

On 166 shares Metropolitan National Bank, Boston, 11,000 00

On 49 shares Metropolitan National Bank, Boston, 3,000 00

Fall River Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
County of Bristol, Mass., 4½s, . .	\$20,000	\$20,200 00	\$20,000 00
of Hampden, Mass., 3s, . .	10,000	9,580 00	10,000 00
Town of Belmont, Mass., 4s, . .	30,250	30,250 00	30,250 00
of Freetown, Mass., 4½s, . .	1,350	1,350 00	1,350 00
City of Boston, Mass., 4s, . .	200,000	216,000 00	200,000 00
of Boston, Mass., 5s, . .	100,000	115,000 00	100,000 00
of Cambridge, Mass., 3½s, . .	36,000	36,000 00	36,000 00
of Cambridge Mass., 4s, . .	80,000	82,400 00	80,000 00
of Chicago, Ill., 4s, . .	100,000	103,000 00	100,000 00*
of Fall River, Mass., 4s, . .	46,000	46,790 00	46,000 00
of Fall River, Mass., 5s, . .	24,000	26,090 00	24,000 00
of Fall River, Mass., 6s, . .	41,000	48,070 00	41,000 00
of Gloucester, Mass, 4s, . .	40,000	40,300 00	40,000 00
of Lynn, Mass., 4s, . .	35,000	35,590 00	35,000 00
of Nashua, N. H., 4s, . .	6,000	6,120 00	6,000 00
of New Bedford, Mass, 3½s, . .	30,000	30,000 00	30,000 00
of Waltham, Mass, 4s, . .	6,000	6,120 00	6,000 00
of Worcester, Mass., 4s, . .	25,000	26,000 00	25,000 00
United States 5s,	100,000	118,500 00	100,000 00
	\$930,600	\$997,360 00	\$930,600 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
200	N'l B'k of Commerce, Boston,	\$20,000	\$23,000 00	\$20,000 00
150	Eliot National Bank, Boston, .	15,000	19,650 00	15,000 00
400	Faneuil Hall Nat'l B'k, Boston,	40,000	52,000 00	40,000 00
330	First National Bank, Boston,	33,000	78,540 00	72,600 00
250	N'l Hide & Leather B'k, Boston,	25,000	26,750 00	25,000 00
300	Howard Nat'l Bank, Boston, .	30,000	28,800 00	30,000 00
160	Merchants' N'l Bank, Boston,	16,000	25,120 00	16,000 00
400	N'l B'k of No. America, Boston,	40,000	46,000 00	40,000 00
107	N'l B'k of Redemption, Boston,	10 700	13,375 00	10,700 00
300	Nat'l Revere Bank, Boston, .	30,000	28,500 00	30,000 00
232	Second National Bank, Boston,	23,200	42,920 00	34,800 00
200	Washington Nat'l B'k, Boston,	20,000	20,000 00	20,000 00
100	First National Bank, Chelsea,	10,000	10,000 00	10,000 00
715	Fall River N'l B'k, Fall River,	71,500	78,650 00	71,500 00
650	Massasoit N'l B'k, Fall River,	65,000	97,500 00	76,050 00
935	Matacomet N'l B'k, Fall River,	93,500	116,875 00	93,500 00

Fall River Savings Bank — Continued.
Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
150	Second Nat'l Bank, Fall River,	\$15,000	\$25,500 00	\$15,000 00
420	National Bank of Commerce, New Bedford,	42,000	34,860 00	42,000 00
500	First Nat'l B'k, New Bedford,	50,000	71,000 00	50,000 00
220	Merchants' Nat'l Bank, New Bedford,	22,000	41,800 00	29,700 00
		\$671,900	\$880,840 00	\$741,850 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	\$70,000	\$78,050 00	\$70,000 00
Boston & Lowell R.R. 4s,	25,000	25,000 00	25,000 00
Boston & Lowell R.R. 7s,	10,000	10,150 00	10,000 00
Boston, Winthrop & Shore R.R. 5s,	15,000	16,350 00	15,000 00
Leeds & Farmington R.R. 6s,	15,000	15,450 00	15,000 00
Maine Central R.R. 6s,	10,000	11,000 00	10,000 00
Maine Central R.R. 7s,	7,000	7,700 00	7,000 00
New York, Providence & Boston R.R. 7s,	10,000	11,200 00	10,000 00
Old Colony R.R. 4½s,	50,000	52,000 00	50,000 00
Old Colony R.R. 6s,	77,000	80,230 00	77,000 00
Worcester, Nashua & Rochester R.R. 4s,	50,000	50,000 00	50,000 00
	\$339,000	\$357,130 00	\$339,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$15,000 00	2 per cent.	\$260,000 00	4 per cent.	\$1,162,650 00	5 per cent.
5,800 00	2½ "	244,600 00	4½ "	1,818,673 00	5½ "
669,500	3½ "	75,000 00	4¾ "	6,125 00	6 "
220,000 00	3¾ "				

Fall River Savings Bank — Concluded.

Amount invested in real estate for banking purposes,	\$46,000 00
Estimated value of the same,	46,000 00
Assessed value of the same,	48,000 00
Net income received from same during year ending Oct. 31, 1894, . . .	700 00
Value, by books, of other real estate held or owned by foreclosure or otherwise,	15,000 00
Assessed value of the same,	16,900 00
Number of loans which are of an amount not exceeding \$3,000 each, 1,041	
Aggregate amount of the same,	1,458,260 00
Total number of loans upon real estate,	1,228
Amount of investments from which no income is received,	15,000 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	326,575 44
Times for the dividends fixed by the by-laws: first Monday in April and October.	
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1894, { 2½ per cent., \$134,275 68 } 270,102 71 { 2½ per cent., 135,827 03 }	
Number of accounts opened during the year ending Oct. 31, 1894,	2,146
Number of accounts closed during the year ending Oct. 31, 1894,	1,979
Total number of open accounts Oct. 31, 1894,	12,817
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	14,341 41
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	964,123 01
Number of same,	10,805
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	1,101,921 26
Number of same,	12,487
Date of examination by commissioner: June 14.	

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less,	7,547	\$161,316 94	To the credit—		
Exceeding \$50 and not more than \$100,	1,530	125,999 81	Of women, both adult and minor,	5,238	\$457,328 90
Exceeding \$100 and not more than \$200,	710	111,928 15	Of guardians,	26	10,382 04
Exceeding \$200 and not more than \$500,	621	220,641 94	Of religious and charitable associations,	109	21,689 42
Exceeding \$500 and less than \$1,000,	210	142,881 45	In trust,	865	123,063 21
Of \$1,000 or more,	187	201,354 72			
Totals,	10,805	\$964,123 01			

FALL RIVER FIVE CENTS SAVINGS BANK—FALL RIVER.

Incorporated April 10, 1855. Present number of corporators, 34.

WALTER C. DURFEE, *President.*

CHAS. J. HOLMES, *Treasurer.*

JOHN P. SLADE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

WALTER C. DURFEE,

CHAS. E. GIFFORD,

LEONTINE LINCOLN,

JUNIUS P. PRENTISS,

JAMES M. OSBORN.

Open for business every business day, 9 A.M. to 2 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$125,000 00	Deposits,	\$3,169,680 46
Bank stock as per schedule, .	483,500 00	Guaranty fund, . .	80,000 00
Railroad bonds as per schedule, .	220,000 00	Interest account, . .	72,350 68
Real estate (for banking purposes),	45,000 00	Profit and loss account,	27,321 58
Real estate by foreclosure, . .	49,285 48	Rental account, . .	16,203 69
Loans on real estate,	1,584,980 00	Due on mortgage loans,	1,342 33
Loans on personal security, . .	780,310 00		
Deposits in banks, on interest, .	38,074 27		
Deposits in banks, not on interest, .	5,000 00		
Expense account,	2,950 50		
Border City Manufacturing Co.'s stock,*	8,796 78		
Granite Mills stock,*	15,198 35		
Cash on hand,	10,806 36		
	<hr/>		<hr/>
	\$3,368,898 74		\$3,368,898 74

* Taken to secure indebtedness.

Cash on Deposit in Banks, amount in each :—

Second National Bank, Fall River,	\$33,717 89
National Exchange Bank, Boston,	9,356 38

Fall River Five Cents Savings Bank — Continued.*Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Everett, Mass., 4s, . . .	\$25,000	\$25,750 00	\$25,000 00
City of Lynn, Mass., 4s, . . .	50,000	51,000 00	50,000 00
of Chicago, Ill., 4s, . . .	50,000	51,500 00	50,000 00*
	\$125,000	\$128,250 00	\$125,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Atlantic Nat'l Bank, Boston, .	\$5,000	\$6,150 00	\$5,000 00
250	Atlas National Bank, Boston, .	25,000	29,250 00	25,000 00
134	Blackstone Nat'l Bank, Boston, .	13,400	13,400 00	13,400 00
100	Boston Nat'l Bank, Boston, .	10,000	10,100 00	10,000 00
100	National City Bank, Boston, .	10,000	8,200 00	10,000 00
35	N'l B'k of Commerce, Boston, .	3,500	4,025 00	3,500 00
250	Continental Nat'l B'k, Boston, .	25,000	28,750 00	25,000 00
15	Eliot National Bank, Boston, .	1,500	1,965 00	1,500 00
160	Everett Nat'l Bank, Boston, .	16,000	18,280 00	16,000 00
150	Nat'l Exchange Bank, Boston, .	15,000	19,050 00	15,000 00
100	Faneuil Hall N'l Bank, Boston, .	10,000	13,100 00	10,000 00
50	First Nat'l Bank, Boston, .	5,000	11,900 00	5,000 00
300	N'l Hide & Leather B'k, Boston, .	30,000	32,100 00	30,000 00
200	Howard Nat'l Bank, Boston, .	20,000	19,400 00	20,000 00
300	Lincoln Nat'l Bank, Boston, .	30,000	23,400 00	30,000 00
150	Metropolitan N'l B'k, Boston, .	15,000	14,700 00	15,000 00
85	Monument Nat'l B'k, Boston, .	8,500	19,550 00	8,500 00
145	N'l B'k of No. America, Boston, .	14,500	16,675 00	14,500 00
250	N'l B'k of Redemption, Boston, .	25,000	31,500 00	25,000 00
100	National Revere Bank, Boston, .	10,000	9,500 00	10,000 00
120	Shawmut Nat'l Bank, Boston, .	12,000	13,920 00	12,000 00
250	Shoe & Leather N'l B'k, Boston, .	25,000	22,500 00	25,000 00
400	Third National Bank, Boston, .	40,000	36,000 00	40,000 00
20	Nat'l Webster Bank, Boston, .	2,000	2,000 00	2,000 00
70	Winthrop N'l Bank, Boston, .	7,000	8,112 00	7,000 00
300	First National Bank, Chelsea, .	30,000	33,000 00	30,000 00
20	Dedham Nat'l Bank, Dedham, .	2,000	2,100 00	2,000 00
100	Metacomet N'l B'k, Fall River, .	10,000	12,500 00	10,000 00
36	Nat'l Union Bank, Fall River, .	3,600	3,600 00	3,600 00
412	Second Nat'l Bank, Fall River, .	41,200	70,040 00	41,200 00
50	Leominster N'l B'k, Leominster, .	5,000	5,000 00	5,000 00
100	First Nat'l Bank, Malden, .	10,000	15,000 00	10,000 00
20	Oxford Nat'l Bank, Oxford, .	2,000	2,200 00	2,000 00
13	Palmer Nat'l Bank, Palmer, .	1,300	1,560 00	1,300 00
		\$483,500	\$553,527 00	\$483,500 00

Fall River Five Cents Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$50,000	\$51,200 00	\$50,000 00
Maine Central R.R. 4½s, . . .	25,000	26,500 00	25,000 00
Old Colony R.R. 4s, . . .	50,000	52,500 00	50,000 00
Rutland R.R. 5s, . . .	100,000	101,000 00	70,000 00*
Concord & Montreal R.R. 4s, . . .	25,000	25,750 00	25,000 00
	\$250,000	\$257,000 00	\$220,000 00

* A legal investment when made.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$38,074 27	2 per cent.	\$80,000 00	4½ per cent.	\$1,274,705 00	5½ per cent.
340,000 00	3½ "	193,000 00	4½ "	21,760 00	6 "
158,000 00	4 "	297,825 00	5 "		

Amount invested in real estate for banking purposes,	\$45,000 00
Estimated value of the same,	60,000 00
Assessed value of the same,	65,750 00
Net income received from same during year ending Oct. 31, 1894, . . .	1,937 38
Value, by books, of other real estate held or owned by foreclosure or otherwise,	49,295 48
Assessed value of the same,	58,700 00
Net income received from same during year ending Oct. 31, 1894, . . .	3,100 00
Number of loans which are of an amount not exceeding \$3,000 each, . .	468
Aggregate amount of the same,	703,790 00
Total number of loans upon real estate,	575
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	166,796 55
Times for the dividends fixed by the by-laws: second Monday in June and December.	
Rate and amount of each semi-annual dividend { 2½ per cent., \$73,072 13 } during the year ending Oct. 31, 1894, . . . { 2½ per cent , 67,276 42 }	140,348 55
Number of accounts opened during the year ending Oct. 31, 1894, . . .	2,184
Number of accounts closed during the year ending Oct. 31, 1894, . . .	1,783
Total number of open accounts Oct. 31, 1894,	11,097
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	7,341 22
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	619,314 61
Number of same,	15,289
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	610,858 43
Number of same,	10,106
Date of examination by commissioner: July 9.	

Fall River Five Cents Savings Bank — Concluded.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less, . . .	13,299	\$156,754 27	To the credit —		
Exceeding \$50 and not more than \$100, . . .	1,010	82,816 77	Of women, both adult and minor, . . .	6,280	\$282,265 39
Exceeding \$100 and not more than \$200, . . .	420	65,597 28	Of guardians, . . .	6	3,699 83
Exceeding \$200 and not more than \$500, . . .	335	121,437 31	Of religious and charitable associations, . .	18	2,200 36
Exceeding \$500 and less than \$1,000, . . .	131	93,223 42	In trust,	44	10,050 49
Of \$1,000 or more, . .	94	99,985 56			
Totals,	15,289	\$619,314 61			

FARMERS' AND MECHANICS' SAVINGS BANK—SOUTH FRAMINGHAM.

Incorporated April 23, 1883. Present number of corporators, 27.

WILLARD HOWE, *President.* GEORGE E. CUTLER, *Treasurer.*
S. G. DAVENPORT, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

GEO. E. CUTLER, D. S. BRIDGES,
H. L. SAWYER, C. D. LEWIS,
FRANKLIN ENSLIN, J. L. WHITNEY.

Open for business every business day, except Saturday, 8 A.M. to 12 M.; 2 to 4 P.M.;
Saturday, 8 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Bank stock as per schedule, .	\$31,218 00	Deposits, . . .	\$518,475 58
Loan on railroad bonds, . .	100 00	Guaranty fund, . .	9,850 00
Real estate by foreclosure, .	4,200 00	Cemetery funds, . .	500 46
Loans on real estate, . . .	328,109 80	Undivided earnings,	17,035 52
Loans on personal security, .	112,545 90		
Loans to counties, cities or towns (notes),	54,500 00		
Loans on depositors' books, .	586 00		
Deposit in bank, on interest, .	13,050 18		
Furniture account,	1,040 00		
Insurance account,	110 00		
Cash on hand,	401 68		
	\$545,861 56		\$545,861 56

Cash on Deposit in Bank :—
Framingham National Bank, South Framingham, \$13,050 18

Loan on Railroad Bonds :—
On \$100 Maine Central R.R. bond, \$100 00

Farmers' and Mechanics' Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
21	Continental N'l Bank, Boston,	\$2,100 00	\$2,415 00	\$2,525 25
16	Eliot National Bank, Boston, .	1,600 00	2,096 00	2,084 00
10	Freeman's Nat'l Bank, Boston,	1,000 00	900 00	950 00
40	Market National Bank, Boston,	4,000 00	3,600 00	3,908 25
10	Nat'l Revere Bank, Boston, .	1,000 00	960 00	1,252 50
6	Shawmut Nat'l Bank, Boston,	600 00	696 00	724 50
9	Second Nat'l Bank, Boston, .	900 00	1,620 00	1,358 25
5	First National Bank, Chelsea, .	500 00	500 00	650 00
17½	Holliston N'l Bank, Holliston,	1,733 33	2,080 00	2,232 25
100	Framingham National Bank, South Framingham, .	10,000 00	12,500 00	13,399 00
9	Northborough National Bank, Northborough, .	900 00	1,125 00	1,134 00
10	First N'l B'k, West Newton, .	1,000 00	1,000 00	1,000 00
		\$25,333 33	\$29,492 00	\$31,218 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$13,050 18	2 per cent.	\$23,000 00	4½ per cent.	\$8,200 00	5½ per cent.
43,500 00	4 "	268,082 00	5 "	153,059 70	6 "

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$4,200 00
Assessed value of the same,	5,000 00
Number of loans which are of an amount not exceeding \$3,000 each,	224
Aggregate amount of the same,	247,841 00
Total number of loans upon real estate,	180
Amount of investments from which no income is received,	7,500 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	28,125 67
Times for the dividends fixed by the by-laws: first Tuesday in April and October.	
Rate and amount of each semi-annual dividend { 2 per cent., \$9,628 68 } during the year ending Oct. 31, 1894, . . . { 2 per cent., 9,857 83 }	19,486 51
Number of accounts opened during the year ending Oct. 31, 1894,	232
Number of accounts closed during the year ending Oct. 31, 1894,	205
Total number of open accounts Oct. 31, 1894,	1,953
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	2,065 55

Farmers' and Mechanics' Savings Bank — Concluded.

Amount of deposits, not including dividends, received during the year
 ending Oct. 31, 1894, \$92,388 97
 Number of same, 1,513
 Amount of withdrawals, including dividends, during the year ending Oct.
 31, 1894, 113,129 81
 Number of same, 1,378
 Date of examination by commissioner: February 15.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num- ber.	Amount.		Num- ber.	Amount.
Of \$50 and less, . . .	1,141	\$22,439 81	To the credit —		
Exceeding \$50 and not more than \$100, . . .	211	17,379 62	Of women, both adult and minor, . . .	764	\$45,052 00
Exceeding \$100 and not more than \$200, . . .	73	11,918 38	Of guardians, . . .	5	1,065 00
Exceeding \$200 and not more than \$500, . . .	68	24,448 84	Of religious and chari- table associations, .	12	302 00
Exceeding \$500 and less than \$1,000, . . .	14	10,202 32	In trust,	64	4,346 00
Of \$1,000 or more, . .	6	6,000 00			
Totals,	1,513	\$92,388 97			

FITCHBURG SAVINGS BANK — FITCHBURG.

Incorporated Feb. 12, 1846. Present number of corporators, 45.

CHARLES E. WARE, *President.*

BRIGHAM N. BULLOCK, *Treasurer.*

EBENEZER BAILEY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

RODNEY WALLACE,

CHARLES E. WARE,

CARMI M. PARKER.

REUBEN R. CONN,

HENRY G. MORSE,

Open for business every business day, except Saturday, 9 A.M. to 8 P.M.; Saturday, 9 A.M. to 2 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$210,597 50	Deposits, . . .	\$2,962,658 62
Bank stock as per schedule, .	207,321 00	Guaranty fund, .	119,700 00
Loans on bank stock, . . .	15,500 00	Interest account, .	70,577 33
Railroad bonds as per schedule,	246,900 00		
Loan on railroad bonds, . . .	1,000 00		
Real estate (for banking purposes), . . .	120,000 00		
Real estate by foreclosure, . .	10,200 00		
Loans on real estate, . . .	1,204,550 00		
Loans on personal security, . .	950,800 00		
Loans to counties, cities or towns (notes), . . .	18,000 00		
Deposits in banks, on interest, .	157,113 06		
Cash on hand,	954 39		
	\$3,152,935 95		\$3,152,935 95

Cash on Deposit in Banks, amount in each :—

Fitchburg National Bank, Fitchburg,

Merchants' National Bank, Boston,

\$97,113 06

60,000 00

Loans on Bank Stock, amount on each :—

On 112 shares Safety Fund National Bank, Fitchburg,

On 80 shares Safety Fund National Bank, Fitchburg,

On 5 shares Naumkeag National Bank, Salem,

On 5 shares First National Bank, Salem,

On 11 shares National Exchange Bank, Boston,

\$10,000 00

3,500 00

1,000 00

1,000 00

1,000 00

Loan on Railroad Bonds :—

On \$1,000 Eastern R R. 6s,

\$1,000 00

Fitchburg Savings Bank — Continued.*Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Fitchburg, Mass., 3½s,	\$15,000	\$14,925 00	\$15,000 00
of Fitchburg, Mass., 4s,	56,000	58,370 00	56,000 00
of Keene, N. H., 3½s,	12,000	11,640 00	12,000 00
of New Bedford, Mass., 4s,	25,000	25,875 00	25,000 00
of Norwich, Conn., 7s,	17,000	21,420 00	17,935 00
of Portland, Me., 6s,	5,000	6,100 00	4,662 50
Town of Leominster, Mass., 4s,	20,000	20,200 00	20,000 00
of Turner's Falls, Mass., 4s,	30,000	30,670 00	30,000 00
United States 4s,	30,000	34,725 00	30,000 00
	\$210,000	\$223,925 00	\$210,597 50

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value	Amount Invested.
133	Boston Nat'l Bank, Boston,	\$13,300	\$13,832 00	\$13,300 00
150	Howard Nat'l Bank, Boston,	15,000	14,512 50	15,000 00
166	Lincoln Nat'l Bank, Boston,	16,600	12,948 00	16,600 00
200	Merchants' Nat'l Bank, Boston,	20,000	31,550 00	20,000 00
116	North National Bank, Boston,	11,600	13,456 00	11,600 00
100	N'l Hide & Leather B'k, Boston,	10,000	10,750 00	11,600 00
150	National Revere Bank, Boston,	15,000	14,250 00	15,000 00
66	N'l B'k of No. America, Boston,	6,600	7,590 00	6,600 00
123	Rollstone N'l Bank, Fitchburg,	12,300	17,835 00	13,635 00
170	Safety Fund N'l B'k, Fitchburg,	17,000	18,700 00	18,050 00
153	Fitchburg N'l B'k, Fitchburg,	15,300	22,185 00	16,736 00
100	Citizens' N'l B'k, New Bedford,	10,000	12,000 00	10,000 00
100	National Bank of Commerce, New Bedford,	10,000	8,300 00	12,400 00
133	Crocker N'l B'k, Turner's Falls,	13,300	16,226 00	13,300 00
5	Townsend N'l B'k, Townsend,	500	550 00	500 00
100	City Nat'l Bank, Worcester,	10,000	14,500 00	10,000 00
30	Quinsigamond National Bank, Worcester,	3,000	3,900 00	3,000 00
		\$199,500	\$233,084 50	\$207,321 00

Fitchburg Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s,	\$60,000	\$59,100 00	\$60,000 00
Fitchburg R.R. 4½s,	45,000	45,450 00	45,000 00
Fitchburg R.R. 5s,	119,000	124,710 00	120,500 00
Vermont & Massachusetts R.R. 5s, .	16,000	17,440 00	16,400 00
Old Colony R.R. 4s,	5,000	5,275 00	5,000 00
	\$245,000	\$251,975 00	\$246,900 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$60,000 00	2 per cent.	\$50,000 00	4½ per cent.	\$378,300 00	5½ per cent.
97,113 06	2½ "	258,800 00	4½ "	71,900 00	6 "
283,000 00	4 "	38,500 00	4½ "	100 00	6½ "
25,000 00	4½ "	1,086,250 00	5 "		

Amount invested in real estate for banking purposes,	\$130,000 00
Estimated value of the same,	130,000 00
Assessed value of the same,	120,000 00
Net income received from same during year ending Oct. 31, 1894,	1,435 66
Value, by books, of other real estate held or owned by foreclosure or other- wise,	10,200 00
Assessed value of the same,	10,200 00
Number of loans which are of an amount not exceeding \$3,000 each,	385
Aggregate amount of the same,	556,600 00
Total number of loans upon real estate,	455
Gross amount of interest or profits received or earned, as per books, dur- ing year ending Oct. 31, 1894,	147,807 57
Times for the dividends fixed by the by-laws: January 1 and July 1.	
Rate and amount of each semi-annual dividend { 2 per cent., \$55,420 26 } during the year ending Oct. 31, 1894, . . . { 2 per cent., 56,293 65 }	111,713 91
Number of accounts opened during the year ending Oct 31, 1894,	923
Number of accounts closed during the year ending Oct. 31, 1894,	685
Total number of open accounts Oct. 31, 1894,	6,731
Total expenses of the corporation for the year ending Oct. 31, 1894 (ex- clusive of taxes),	6,469 96
Amount of deposits, not including dividends, received during the year end- ing Oct. 31, 1894,	413,789 16
Number of same,	3,607
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	393,778 10
Number of same,	3,983
Date of examination by commissioner: March 20.	

Fitchburg Savings Bank — Concluded.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num. ber.	Amount.		Num. ber.	Amount.
Of \$50 and less, . . .	2,270	\$47,883 11	To the credit —		
Exceeding \$50 and not more than \$100, . . .	535	44,487 85	Of women, both adult and minor, . . .	1,872	\$37,606 89
Exceeding \$100 and not more than \$200, . . .	311	49,720 74	Of guardians, . . .	14	1,622 00
Exceeding \$200 and not more than \$500, . . .	292	104,288 00	Of religious and chari- table associations, .	26	4,167 54
Exceeding \$500 and less than \$1,000, . . .	101	68,739 94	In trust,	96	25,258 92
Of \$1,000 or more, . .	98	98,719 52			
Totals,	3,607	\$413,789 16			

FLORENCE SAVINGS BANK—FLORENCE.

Incorporated Feb. 14, 1873. Present number of corporators, 38.

SAMUEL PORTER, *President.* M. E. GOULD, *Treasurer.*
M. E. GOULD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

SAMUEL PORTER, H. F. CUTLER,
L. F. PLYMPTON, W. L. WILCOX,
GEORGE S. GRAVES.

Open for business every business day, 10 A.M. to 2 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$35,000 00	Deposits,	\$281,899 74
Bank stock as per schedule, .	24,000 00	Guaranty fund,	14,118 17
Railroad bonds as per schedule, .	29,000 00	Interest account,	310 46
Real estate (for banking purposes),	4,724 92		
Real estate by foreclosure,	1,545 00		
Loans on real estate,	86,275 65		
Loans on personal security,	69,381 62		
Deposits in banks, on interest,	41,896 51		
Expense account,	136 42		
Premium account,	3,631 50		
Furniture and fixtures,	479 49		
Cash on hand,	257 26		
	\$296,828 37		\$296,328 37

Cash on Deposit in Banks, amount in each :—

First National Bank, Northampton,	\$9,089 66
Hampshire County National Bank, Northampton,	32,806 85*

* This deposit has been reduced within the legal limit.

Florence Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Abington, Mass., 4s, . .	\$8,000	\$8,112 00	\$8,000 00
of Braintree, Mass., 4s, . .	15,000	16,021 50	15,000 00
of Orange, Mass., 4s, . .	5,000	5,094 20	5,000 00
City of Lynn, Mass., 4s, . .	7,000	7,355 60	7,000 00
	\$35,000	\$36,583 30	\$35,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
85	Home Nat'l Bank, Holyoke, .	\$8,500	\$9,775 00	\$8,500 00
70	Hampshire County National Bank, Northampton, . .	7,000	8,400 00	7,000 00
68	First Nat'l Bank, Northampton,	6,800	7,820 00	6,800 00
17	Agawam N'l B'k, Springfield, .	1,700	1,700 00	1,700 00
		\$24,000	\$27,695 00	\$24,000 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . .	\$5,000	\$5,093 50	\$5,000 00
Boston & Providence R.R. 4s, .	10,000	10,698 00	10,000 00
Concord & Montreal R.R. 4s, .	12,000	12,391 20	12,000 00
Old Colony R R. 6s,	1,000	1,061 16	1,000 00
Vermont & Massachusetts R.R. 5s,	1,000	1,071 50	1,000 00
	\$29,000	\$30,315 36	\$29,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$7,150 12 41,896 51	0 per cent. 4 "	\$148,157 15	5 per cent.	\$350 00	6 per cent.

Florence Savings Bank — Concluded.

Amount invested in real estate for banking purposes,	\$4,724 92
Estimated value of the same,	5,000 00
Assessed value of the same,	3,000 00
Net income received from same during year ending Oct. 31, 1894, . . .	168 00
Value, by books, of other real estate held or owned by foreclosure or otherwise,	1,545 00
Assessed value of the same,	1,000 00
Number of loans which are of an amount not exceeding \$3,000 each, 123	
Aggregate amount of the same,	82,257 15
Total number of loans upon real estate,	106
Amount of investments from which no income is received,	7,150 12
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	13,066 01
Times for the dividends fixed by the by-laws: second Tuesday in April and October.	
Rate and amount of each semi-annual dividend { 2 per cent., \$5,201 53 } during the year ending Oct. 31, 1894, . . . { 2 per cent., 5,263 28 }	10,464 81
Number of accounts opened during the year ending Oct 31, 1894, . . .	177
Number of accounts closed during the year ending Oct. 31, 1894, . . .	146
Total number of open accounts Oct. 31, 1894,	1,289
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	1,206 33
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	54,114 66
Number of same,	1,386
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	55,055 19
Number of same,	1,015
Date of examination by commissioner: March 5.	

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less,	1,175	\$18,318 70	To the credit —		
Exceeding \$50 and not more than \$100,	120	9,850 84	Of women, both adult and minor,	648	\$25,115 90
Exceeding \$100 and not more than \$200,	53	8,246 80	Of guardians,	2	210 00
Exceeding \$200 and not more than \$500,	27	9,357 86	Of religious and charitable associations,	188	6,121 82
Exceeding \$500 and less than \$1,000,	7	4,784 17	In trust,	2	135 02
Of \$1,000 or more,	4	4,066 79			
Totals,	1,386	\$54,114 66			

FOXBOROUGH SAVINGS BANK — FOXBOROUGH.

Incorporated April 18, 1855. Present number of corporators, 35.

WILLIAM B. CROCKER, *President.* EDWARD M. PHELPS, *Treasurer.*
EDWARD M. PHELPS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

WILLIAM B. CROCKER, F. E. HARTSHORN,
RICHARD S. CARPENTER, A. H. MESSINGER,
WILLIAM T. COOK.

Open for business every business day, 9 A.M. to 5 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$31,500 00	Deposits,	\$226,141 95
Bank stock as per schedule, .	47,350 00	Guaranty fund, . . .	8,500 00
Railroad bonds as per schedule, .	48,700 00	Undivided earnings, .	3,114 56
Loans on real estate,	98,575 00		
Loans on personal security, . . .	2,270 00		
Loans on depositors' books, . . .	200 00		
Deposit in bank, on interest, . .	7,795 67		
Cash on hand,	1,365 84		
	\$237,756 51		\$237,756 51

Cash on Deposit in Bank :—

Winthrop National Bank, Boston, \$7,795 67

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of East Saginaw, Mich , 5s, .	\$5,000	\$5,400 00	\$5,000 00
of Fall River, Mass., 6s, . . .	2,000	2,100 00	2,000 00
of Holyoke, Mass., 4s,	5,000	5,225 00	5,000 00
of Keene, N. H., 4s,	2,000	2,040 00	2,000 00
of Keene, N. H., 5s,	2,500	2,625 00	2,500 00
of Lynn, Mass., 5s,	9,000	9,990 00	9,000 00
of South Norwalk, Conn., 6s, . .	5,000	5,050 00	5,000 00
Town of Winthrop, Mass., 5s, . .	1,000	1,100 00	1,000 00
	\$31,500	\$33,530 00	\$31,500 00

Foxborough Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
23	Blackstone N'l Bank, Boston,	\$2,300	\$2,300 00	\$2,300 00
22	Boylston Nat'l Bank, Boston,	2,200	2,706 00	2,200 00
12	Continental N'l Bank, Boston,	1,200	1,380 00	1,200 00
20	Everett Nat'l Bank, Boston, .	2,000	1,665 00	2,000 00
8	Faneuil Hall N'l B'k, Boston,	800	1,046 00	800 00
29	Market Nat'l Bank, Boston, .	2,900	2,465 00	2,900 00
38	Metropolitan N'l B'k, Boston,	3,800	3,686 00	3,800 00
14	N'l B'k of No. America, Boston,	1,400	1,594 25	1,400 00
10	National City Bank, Boston, .	1,000	820 00	1,000 00
43	National Eagle Bank, Boston,	4,300	3,483 00	4,300 00
40	N'l Hide & Leather B'k, Boston,	4,000	4,290 00	4,000 00
10	Nat'l Webster Bank, Boston, .	1,000	972 50	1,000 00
14	Old Boston N'l Bank, Boston,	1,400	1,471 75	1,400 00
35	Shoe & Leather N'l B'k, Boston,	3,500	3,158 75	3,500 00
10	Suffolk National Bank, Boston,	1,000	1,000 00	1,000 00
40	Third National Bank, Boston,	4,000	3,590 00	4,000 00
18	Winthrop Nat'l Bank, Boston,	1,800	2,097 00	1,800 00
15	Boston Nat'l Bank, Boston, .	1,500	1,560 00	1,500 00
25	Tremont Nat'l Bank, Boston, .	2,500	2,200 00	2,500 00
36	Dedham Nat'l Bank, Dedham,	3,600	3,690 00	3,600 00
5	National Bank of Wrentham, Wrentham,	350	400 00	350 00
8	Sate Street Safe Deposit and Trust Company, Boston, .	800	820 00	800 00
		\$47,350	\$46,395 25	\$47,350 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	\$2,000	\$2,280 00	\$2,000 00
Boston & Lowell R.R. 4s,	11,000	11,180 00	11,000 00
Fitchburg R.R. 4s,	5,000	4,925 00	5,000 00
Fitchburg R.R. 5s,	5,000	5,350 00	5,000 00
Maine Central R.R. 4½s,	7,000	7,420 00	7,000 00
Old Colony R.R. 6s,	5,000	5,180 00	5,000 00
Salem & Lowell R.R. 6s,	700	752 50	700 00
Upper Coos R.R. 4s,	5,000	4,750 00	5,000 00
Vermont & Massachusetts R.R. 5s, St. Johnsbury & Lake Champlain R.R. 5s,	5,000	5,450 00	5,000 00
	3,000	3,450 00	3,000 00
	\$48,700	\$50,737 50	\$48,700 00

Foxborough Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$7,795 67 6,500 00	2 per cent. 5 "	\$94,495 00	6 per cent.	\$50 00	7 per cent.

Number of loans which are of an amount not exceeding \$3,000 each,	108	
Aggregate amount of the same,		\$80,445 00
Total number of loans upon real estate,	106	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		11,474 79
Times for the dividends fixed by the by-laws: Wednesday after first Monday in June and December.		
Rate and amount of each semi-annual dividend { 2 per cent., \$4,031 81 } during the year ending Oct. 31, 1894, { 2 per cent., 4,139 80 }		8,171 61
Amount of extra dividend paid during the year ending Oct. 31, 1894,		1,848 39
Number of accounts opened during the year ending Oct. 31, 1894,	160	
Number of accounts closed during the year ending Oct. 31, 1894,	94	
Total number of open accounts Oct. 31, 1894,	1,079	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		666 79
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		50,250 89
Number of same,	834	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		47,619 49
Number of same,	849	
Date of examination by commissioner: January 11.		

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less,	609	\$11,776 24	To the credit —		
Exceeding \$50 and not more than \$100,	128	10,887 41	Of women, both adult and minor,	391	\$21,931 62
Exceeding \$100 and not more than \$200,	58	9,631 66	Of guardians,	3	469 62
Exceeding \$200 and not more than \$500,	30	10,159 35	Of religious and chari-table associations,	7	410 42
Exceeding \$500 and less than \$1,000,	5	3,796 23	In trust,	34	1,161 59
Of \$1,000 or more,	4	4,000 00			
Totals,	834	\$50,250 89			

FRAMINGHAM SAVINGS BANK—SOUTH FRAMINGHAM.

Incorporated March 11, 1846. Present number of corporators, 46.
FRANKLIN E. GREGORY, *President.*FRANK F. MORRILL, *Treasurer.*
FRANK F. MORRILL, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :
FRANKLIN E. GREGORY, SAMUEL B. BIRD,
ADRIAN FOOTE, J. HENRY ROBINSON,
FRANCIS C. STEARNS, EDWARD F. KENDALL.

Open for business every business day, except Saturday, 9 A.M. to 3 P.M.; Saturday,
9 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$222,750 00	Deposits,	\$1,248,543 89
Bank stock as per schedule, .	148,300 00	Guaranty fund, . .	15,714 37
Loans on bank stock,	900 00	Undivided earnings,	9,443 83
Railroad bonds as per schedule,	110,000 00		
Real estate by foreclosure, . .	32,634 98		
Loans on real estate,	529,588 04		
Loans on personal security, . .	65,809 62		
Loans to counties, cities or towns (notes),	21,000 00		
Loans on depositors' books, . .	600 00		
Deposits in banks, on interest, .	43,643 25		
Commonwealth Ave. Land Co.,	5,769 00		
Trustees C. C. Esty,	6,649 65		
Accrued interest,	8,162 67		
Taxes paid,	1,461 61		
Furniture,	426 10		
Premium account,	74,682 64		
Cash on hand,	1,324 53		
	\$1,273,702 09		\$1,273,702 09

Cash on Deposit in Banks, amount in each :—

Framingham National Bank, South Framingham,	\$24,062 50
International Trust Company, Boston,*	3,895 00
Old Colony Trust Company, Boston,	15,685 75

Loans on Bank Stock, amount on each :—

On 6 shares Waltham National Bank, Waltham,	\$600 00
On 3 shares Framingham National Bank, South Framingham,	300 00

* This company is not a legal depository for savings banks' funds. Deposit has been withdrawn.

Framingham Savings Bank — Continued.*Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s, . .	\$20,000	\$20,100 00	\$20,000 00
of Keene, N. H., 4s, . .	23,000	23,115 00	23,000 00
of Lewiston, Me., 5s, . .	9,000	9,585 00	9,000 00
of Lowell, Mass., 4s, . .	20,000	20,100 00	20,000 00
of Norwalk, Conn., 4s, . .	30,000	30,300 00	30,000 00
of Portsmouth, N. H., 4s, . .	5,000	5,237 50	5,000 00
of Rockford, Ill., 5s, . .	2,500	2,500 00	2,500 00
Town of Marlborough, Mass., 4s, . .	20,000	20,200 00	20,000 00
of Spencer, Mass., 4s, . .	20,000	20,200 00	20,000 00
City of Cleveland, Ohio, 6s, . .	27,000	27,960 00	27,000 00
of Dayton, Ohio, 6s, . .	15,000	15,000 00	15,000 00*
of Fort Wayne, Ind., 6s, . .	2,000	2,000 00	2,000 00
of Indianapolis, Ind., 4s, . .	12,500	12,840 00	12,500 00
of Waterbury, Conn., 4s, . .	5,000	5,262 14	5,000 00
of Milwaukee, Wis., 5s, . .	6,750	6,985 00	6,750 00
of Sioux City, Iowa, 4½s, . .	5,000	5,400 00	5,000 00
	\$222,750	\$226,784 64	\$222,750 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
6	Atlas National Bank, Boston, .	\$600	\$732 00	\$600 00
12	Blackstone N'l Bank, Boston,	1,200	1,200 00	1,200 00
33	Boston National Bank, Boston,	3,300	3,795 00	3,300 00
119	N'l B'k of Commerce, Boston,	11,900	15,827 00	11,900 00
100	Continental N'l Bank, Boston,	10,000	13,000 00	10,000 00
155	Eliot National Bank, Boston, .	15,500	20,150 00	15,500 00
165	First National Bank, Boston, .	16,500	41,250 00	16,500 00
136	Howard Nat'l Bank, Boston, .	13,600	15,232 00	13,600 00
180	N'l Hide & Leather B'k, Boston,	18,000	23,040 00	18,000 00
85	Mt. Vernon N'l Bank, Boston,	8,500	11,900 00	8,500 00
10	N'l B'k of No America, Boston,	1,000	1,235 00	1,000 00
90	N'l B'k of the Republic, Boston,	9,000	14,850 00	9,000 00
50	Shoe & Leather N'l B'k, Boston,	5,000	4,750 00	5,000 00
30	Second National Bank, Boston,	3,000	5,700 00	3,000 00
43	Nat'l Webster Bank, Boston, .	4,300	4,472 00	4,300 00
100	Central National Bank, Boston,	10,000	14,400 00	10,000 00
92	Merchants' Nat'l Bank, Port- land, Me,	6,900	11,040 00	6,900 00
100	Framingham National Bank, South Framingham, . . .	10,000	14,200 00	10,000 00
		\$148,300	\$216,773 00	\$148,300 00

Framingham Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4s,	\$25,000	\$25,625 00	\$25,000 00
Fitchburg R.R. 4s,	25,000	23,500 00	25,000 00
Fitchburg R.R. 5s,	20,000	20,500 00	20,000 00
Maine Central R.R. 4½s,	15,000	16,050 00	15,000 00
Newport & Richford R.R. 5s,	20,000	21,000 00	20,000 00*
Salem & Lowell R.R. 6s,	5,000	5,500 00	5,000 00
	\$110,000	\$112,175 00	\$110,000 00

* A legal investment when made.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$43,643 25	2 per cent.	\$127,170 00	5 per cent.	\$464,727 66	6 per cent.
21,000 00	4 "	5,000 00	6½ "		

Value, by books, of real estate held or owned by foreclosure or otherwise, \$32,634 98

Assessed value of the same, 36,635 00

Net income received from same during year ending Oct. 31, 1894, . . . 380 18

Number of loans which are of an amount not exceeding \$3,000 each, 233

Aggregate amount of the same, 246,689 44

Total number of loans upon real estate, 263

Amount of investments from which no income is received, 18,300 00

Gross amount of interest or profits received or earned, as per books, during
year ending Oct. 31, 1894, 63,260 31

Times for the dividends fixed by the by-laws: first Saturday in May and
November.

Rate and amount of each semi-annual dividend { 2 per cent., \$23,500 00 }
during the year ending Oct. 31, 1894, . . . { 2 per cent., 23,000 00 } 46,500 00

Number of accounts opened during the year ending Oct. 31, 1894, . 466

Number of accounts closed during the year ending Oct. 31, 1894, . 345

Total number of open accounts Oct. 31, 1894, 3,568

Total expenses of the corporation for the year ending Oct. 31, 1894 (ex-
clusive of taxes), 6,971 88

Amount of deposits, not including dividends, received during the year
ending Oct. 31, 1894, 133,444 79

Number of same, 1,857

Amount of withdrawals, including dividends, during the year ending Oct.
31, 1894, 190,985 96

Number of same, 2,104

Date of examination by commissioner: May 11.

Framingham Savings Bank — Concluded.*Classification of Deposits received during the Year ending Oct. 31, 1894.*

	Num- ber.	Amount.		Num- ber.	Amount.
Of \$50 and less, . . .	1,361	\$38,306 01	To the credit—		
Exceeding \$50 and not more than \$100, . . .	202	16,708 38	Of women, both adult and minor, . . .	857	\$36,880 36
Exceeding \$100 and not more than \$200, . . .	113	14,068 02	Of guardians, . . .	7	993 53
Exceeding \$200 and not more than \$500, . . .	140	22,979 18	Of religious and chari- table associations, .	26	4,866 84
Exceeding \$500 and less than \$1,000, . . .	21	18,247 00	In trust,	20	4,132 44
Of \$1,000 or more, . .	20	23,186 20			
Totals,	1,857	\$138,444 79			

FRANKLIN SAVINGS BANK—BOSTON.

Incorporated March 15, 1861. Present number of corporators, 94.

FREDERIC W. LINCOLN, *President.*EBENEZER ALEXANDER, *Treasurer.*

GEO. A. FISHER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

AUGUSTUS PARKER,MARTIN L. BRADFORD,

D. R. EMERSON,JAMES A. JACOBS,

ARTHUR HOBART,JAMES E. WHITNEY.

Open for business every business day, 9 A.M. to 2 P.M. ; and Saturday, 3 to 5 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$993,000 00	Deposits,	\$8,855,698 94
Bank stock as per schedule, .	350,873 62	Guaranty fund,	268,000 00
Loans on bank stock,	72,100 00	Interest account,	83,566 64
Railroad bonds as per schedule, .	762,000 00	Profit and loss ac-	
Loan on railroad bonds,	50,000 00	count,	23,065 61
Real estate (for banking pur-		Suspense account,	503 60
poses),	225,603 81		
Real estate by foreclosure,	70,012 72		
Loans on real estate,	4,414,487 71		
Loans on personal security,	1,620,209 17		
Loans to counties, cities or towns			
(notes),	95,000 00		
Deposits in banks, on interest,	560,961 89		
Expense account,	5,288 93		
Real estate income account,	1,946 40		
Cash on hand,	9,350 54		
	\$9,230,834 79		\$9,230,834 79

Cash on Deposit in Banks, amount in each : —

Boylston National Bank, Boston,	\$173,472 12
North National Bank, Boston,	45,846 56
Continental National Bank, Boston,	71,733 13
National Revere Bank, Boston,	54,910 08
Third National Bank, Springfield,	25,000 00
Pyncheon National Bank, Springfield,	50,000 00
Atlantic National Bank, Boston,	50,000 00
Everett National Bank, Boston,	40,000 00
Massachusetts Loan & Trust Company, Boston,	50,000 00

Franklin Savings Bank — Continued.

Loans on Bank Stock, amount on each :—

On 315 shares Massachusetts National Bank, Boston,	\$25,000 00
On 10 shares Fourth National Bank, Boston,	900 00
On 19 shares Metropolitan National Bank, Boston,	1,100 00
On 10 shares First National Bank, Arlington,	700 00
On 425 shares Broadway National Bank, Boston,	42,500 00
On 9 shares Continental National Bank, Boston,	900 00
On 11 shares Boylston National Bank, Boston,	1,000 00

Loan on Railroad Bonds :—

On \$53,000 Boston & Maine R.R. 4s,	\$50,000 00
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Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s,	\$200,000	\$216,750 00	\$200,000 00
of Boston, Mass., 5s,	3,000	3,450 00	3,000 00
of Boston, Mass., 6s,	2,000	2,400 00	2,000 00
of Cambridge, Mass., 6s,	1,000	1,180 00	1,000 00
of Chicago, Ill., 4s,	50,000	51,000 00	50,000 00*
of Cleveland, Ohio, 4s,	20,000	20,300 00	20,000 00
of Columbus, Ohio, 4s,	40,000	40,000 00	40,000 00*
of Fall River, Mass., 6s,	4,000	4,800 00	4,000 00
of Newton, Mass., 4s,	43,000	45,580 00	43,000 00
of Providence, R. I., 5s,	6,000	6,605 00	6,000 00
of Somerville, Mass., 5s,	25,000	25,000 00	25,000 00
Town of Spencer, Mass., 4s,	80,000	83,600 00	80,000 00
City of Springfield, Mass., 7s,	10,000	12,400 00	10,000 00
District of Columbia 6s,	96,000	110,400 00	96,000 00
District of Columbia 7s,	8,000	9,535 00	8,000 00
City of Altoona, Pa., 4s,	50,000	51,500 00	50,000 00
of Detroit, Mich., 4s,	50,000	54,750 00	50,000 00
of Indianapolis, Ind., 4s,	50,000	51,500 00	50,000 00
of Northampton, Mass., 4s,	100,000	104,000 00	100,000 00
of Saginaw, Mich., 5s,	30,000	30,712 00	30,000 00
of Waterbury, Conn., 4s,	25,000	26,000 00	25,000 00
of Woonsocket, R. I., 4s,	100,000	105,000 00	100,000 00
	\$993,000	\$1,056,462 00	\$993,000 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
200	Atlas National Bank, Boston, .	\$20,000	\$23,400 00	\$20,000 00
41	Atlantic Nat'l Bank, Boston, .	4,100	5,032 75	4,100 00
57	Boylston Nat'l Bank, Boston, .	5,700	6,954 00	5,700 00

Franklin Savings Bank — Continued.*Detailed Statement of Bank Stocks — Concluded.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
133	Blackstone Nat'l Bank, Boston,	\$13,300	\$13,300 00	\$13,300 00
235	Continental N'l Bank, Boston,	23,500	27,025 00	23,500 00
200	National City Bank, Boston, .	20,000	16,400 00	20,000 00
60	N'l B'k of Commerce, Boston,	6,000	6,900 00	6,000 00
201	National Exchange B'k, Boston,	20,100	25,476 75	20,100 00
205	Columbian N'l Bank, Boston, .	20,500	21,217 50	20,500 00
81	Everett Nat'l Bank, Boston, .	8,100	6,743 25	7,873 62
22	Eliot National Bank, Boston, .	2,200	2,882 00	2,200 00
156	Freeman's Nat'l Bank, Boston,	15,600	14,040 00	15,600 00
106	Fourth Nat'l Bank, Boston, .	10,600	12,561 00	10,600 00
135	First Ward N'l Bank, Boston,	13,500	17,550 00	13,500 00
172	North National Bank, Boston,	17,200	19,952 00	17,200 00
200	N'l B'k of No. America, Boston,	20,000	23,000 00	20,000 00
200	Old Boston Nat'l Bank, Boston,	20,000	20,900 00	20,000 00
200	National Revere B'k, Boston, .	20,000	19,000 00	20,000 00
200	Shoe & Leather N'l B'k, Boston,	20,000	18,000 00	20,000 00
130	State National Bank, Boston, .	13,000	15,080 00	13,000 00
129	Suffolk Nat'l Bank, Boston, .	12,900	12,900 00	12,900 00
55	Second Nat'l Bank, Boston, .	5,500	9,900 00	5,500 00
20	National Union Bank, Boston,	2,000	2,685 00	2,000 00
139	Nat'l Webster Bank, Boston, .	13,900	13,900 00	13,900 00
84	Naumkeag N'l Bank, Salem, .	8,400	10,080 00	8,400 00
50	Third Nat'l Bank, Springfield,	5,000	10,000 00	5,000 00
100	Massachusetts Loan & Trust Company, Boston, . . .	10,000	11,725 00	10,000 00
		\$351,100	\$386,604 25	\$350,873 62

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4s, . . .	\$50,000	\$51,000 00	\$50,000 00
Concord & Montreal R.R. 4s, . .	100,000	102,000 00	100,000 00
Eastern R.R. 6s,	50,000	60,500 00	50,000 00
Fitchburg R.R. 5s,	114,000	117,420 00	114,000 00
N. Y. & N. E. R.R. (terminal) 4s, .	50,000	50,000 00	50,000 00
Old Colony R.R. 6s,	3,000	3,150 00	3,000 00
Boston & Maine R.R. 4½s, . . .	100,000	110,000 00	100,000 00
Boston & Albany R.R. 4s, . . .	50,000	52,500 00	50,000 00
Concord & Claremont R.R. 4½s, .	100,000	103,500 00	100,000 00
Maine Central & European & North American R.R. 4s,	100,000	101,000 00	95,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	50,000	57,500 00	50,000 00
		\$767,000	\$808,570 00
			\$762,000 00

Franklin Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$345,961 89	2 per cent.	\$464,500 00	4½ per cent.	\$289,950 00	5½ per cent.
215,000 00	3 “	617,508 00	4½ “	182,150 00	6 “
75,000 00	3¾ “	10,000 00	4¾ “	8,000 00	6½ “
125,000 00	3¾ “	3,429,688 88	5 “	4,500 00	7 “
1,045,500 00	4 “				

Amount invested in real estate for banking purposes,	\$225,603 81
Estimated value of the same,	225,603 81
Assessed value of the same,	165,200 00
Value, by books, of other real estate held or owned by foreclosure or otherwise,	70,012 72
Assessed value of the same,	61,500 00
Number of loans which are of an amount not exceeding \$3,000 each, .	435
Aggregate amount of the same,	806,802 46
Total number of loans upon real estate,	778
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	413,112 73
Times for the dividends fixed by the by-laws: February 1 and August 1.	
Rate and amount of each semi-annual dividend { 2 per cent., \$157,750 49 } during the year ending Oct. 31, 1894, . . . { 2 per cent., 162,845 54 }	320,596 03
Number of accounts opened during the year ending Oct. 31, 1894,	2,837
Number of accounts closed during the year ending Oct. 31, 1894,	1,820
Total number of open accounts Oct. 31, 1894,	18,057
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	28,318 05
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	1,786,235 06
Number of same,	14,543
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	1,479,717 09
Number of same,	13,746
Date of examination by commissioner: June 22.	

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less,	8,699	\$193,183 16	To the credit —		
Exceeding \$50 and not more than \$100,	2,316	190,550 41	Of women, both adult and minor,	5,000	\$710,536 05
Exceeding \$100 and not more than \$200,	1,399	223,085 86	Of guardians,	53	17,113 26
Exceeding \$200 and not more than \$500,	1,292	468,675 65	Of religious and charl- table associations,	27	20,616 53
Exceeding \$500 and less than \$1,000,	435	306,871 08	In trust,	1,252	160,893 58
Of \$1,000 or more,	402	403,868 90			
Totals,	14,543	\$1,786,235 06			

FRANKLIN SAVINGS INSTITUTION — GREENFIELD.

Incorporated April 2, 1834. Present number of corporators, 22.
WILLIAM H. ALLEN, *President*.CHARLES ALLEN, *Treasurer*.
FRANKLIN R. ALLEN, *Clerk of the Corporation*.

Names of committee charged with the investment of its funds :
JOSEPH W. STEVENS,HENRY F. NASH,
JOSEPH GRISWOLD,LUCIUS NIMS,
WM. H. ALLEN.

Open for business every business day, 9 A.M to 12.30 P.M.; 2 to 4 P M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$1,283,907 80	Deposits, . . .	\$3,509,949 73
Loan on public funds, . . .	2,000 00	Guaranty fund, . .	211,000 00
Bank stock as per schedule, .	65,200 00	Interest account, .	37,307 75
Loans on bank stock, . . .	34,900 00	Profit and loss ac-	
Railroad bonds as per schedule,	511,500 00	count, . . .	11,833 51
Railroad notes, . . .	25,000 00		
Real estate by foreclosure, .	62 32		
Loans on real estate, . . .	895,560 67		
Loans on personal security, .	577,310 00		
Loans to counties, cities or towns			
(notes), . . .	85,850 00		
Loans on depositors' books, .	2,435 00		
Deposits in banks, on interest, .	275,324 85		
Expense account, . . .	1,059 17		
Unpaid interest, . . .	451 81		
Cash on hand, . . .	9,529 37		
	\$3,770,090 99		\$3,770,090 99

Cash on Deposit in Banks, amount in each : —

Franklin County National Bank, Greenfield,	\$20,000 00
First National Bank, Greenfield,	84,722 93
National Hide and Leather Bank, Boston,	59,628 61
Hampshire County National Bank, Northampton,	20,000 00
Holyoke National Bank, Holyoke,	10,000 00
Home National Bank, Holyoke,	25,519 69
Park National Bank, Holyoke,	20,453 62
Pynchon National Bank, Springfield,	25,000 00
Springfield National Bank, Springfield,	10,000 00

Loan on Public Funds : —

On \$2,000 City of Holyoke, Mass., 6s,	\$2,000 00
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Franklin Savings Institution — Continued.

Loans on Bank Stock, amount on each : —

On 50 shares Franklin County National Bank, Greenfield,	\$4,000 00
On 5 shares First National Bank, Greenfield,	500 00
On 12 shares First National Bank, Greenfield,	1,200 00
On 23 shares First National Bank, Greenfield,	2,300 00
On 98 shares Hampshire County National Bank, Northampton,	} 12,400 00
On 26 shares First National Bank, Northampton,	
On 10 shares City National Bank, Worcester,	1,000 00
On 22 shares Shelburne Falls National Bank, Shelburne Falls,	2,200 00
On 40 shares Adams National Bank, North Adams,	3,800 00
On 25 shares First National Bank, Northampton,	2,500 00
On 55 shares Home National Bank, Holyoke,	5,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Brattleborough, Vt., 4s,	\$20,000 00	\$20,175 00	\$20,000 00
of Brookline, Mass., 7s,	42,000 00	46,200 00	42,000 00
of Chatham, Mass., 4½s,	5,000 00	5,325 00	5,000 00
of Chesterfield, N. H., 4s,	3,000 00	3,000 00	3,000 00
of Greenfield, Mass., 4s,	77,200 00	78,400 00	77,200 00
of Greenfield, Mass., 4½s,	21,875 00	22,400 00	21,875 00
of Marblehead, Mass., 4s,	38,500 00	39,800 00	38,500 00
City of Boston, Mass., 5s,	30,000 00	35,100 00	30,000 00
of Boston, Mass., 6s,	16,000 00	19,120 00	16,000 00
of Brockton, Mass., 5s,	28,000 00	31,750 00	28,000 00
of Cambridge, Mass., 6s,	13,000 00	15,225 00	13,000 00
of Chicago, Ill., 4s,	25,000 00	25,500 00	25,000 00*
of Cleveland, Ohio, 5s,	73,000 00	79,490 00	73,000 00
of Dayton, Ohio, 5s,	50,000 00	56,600 00	50,000 00*
of Dayton, Ohio, 6s,	3,000 00	3,037 00	3,000 00*
of Detroit, Mich., 4s,	25,000 00	27,000 00	25,000 00
of Fall River, Mass., 4s,	50,000 00	50,875 00	50,000 00
of Fall River, Mass., 5s,	4,000 00	4,180 00	4,000 00
of Fall River, Mass., 6s,	21,000 00	23,195 00	21,000 00
of Grand Rapids, Mich., 5s,	50,000 00	56,000 00	50,000 00
of Hartford, Conn., 4s,	25,000 00	26,000 00	25,000 00
of Holyoke, Mass., 6s,	46,000 00	50,830 00	46,000 00
of Lawrence, Mass., 6s,	20,000 00	24,200 00	20,000 00
of Lynn, Mass., 4s,	10,000 00	10,350 00	10,000 00
of Lynn, Mass., 6s,	10,000 00	10,275 00	10,000 00
of Malden, Mass., 6s,	35,000 00	36,400 00	35,000 00
of Milwaukee, Wis., 5s,	100,000 00	110,000 00	100,000 00
of Nashua, N. H., 6s,	75,000 00	84,000 00	75,000 00
of Northampton, Mass., 4s,	22,000 00	22,080 00	22,000 00
of Peoria, Ill., 4½s,	25,000 00	26,625 00	25,000 00
of Peoria, Ill., 5s,	20,000 00	21,200 00	20,000 00
of Providence, R. I., 5s,	25,000 00	29,000 00	25,000 00
of Providence, R. I., 6s,	100,000 00	113,500 00	100,000 00
of East Saginaw, Mich., 4s,	25,000 00	25,100 00	25,000 00
of East Saginaw, Mich., 5s,	25,000 00	26,500 00	25,000 00

* Legal investments when made.

Franklin Savings Institution — Continued.*Detailed Statement of Public Funds — Concluded.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Springfield, Mass., 6s,	\$4,000 00	\$4,800 00	\$4,000 00
of Springfield, Mass., 7s,	30,000 00	35,300 00	30,000 00
of Springfield, Ohio, 5s,	50,000 00	54,450 00	50,000 00
of Springfield, Ohio, 6s, .	10,332 80	10,990 00	10,332 80
of Taunton, Mass., 6s, .	1,000 00	1,040 00	1,000 00
of Worcester, Mass., 5s, .	18,000 00	20,430 00	18,000 00
Town of Athol, Mass., 4½s, .	8,000 00	8,240 00	8,000 00
of Athol, Mass., 4s, .	4,000 00	4,040 00	4,000 00
	\$1,283,907 80	\$1,397,722 00	\$1,283,907 80

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Adams Nat'l B'k, North Adams,	\$1,000	\$1,200 00	\$1,000 00
153	Nat'l B'k of Commerce, Boston,	15,300	17,595 00	15,300 00
5	Faneuil Hall N'l Bank, Boston,	500	653 00	500 00
87	N'l B'k of No America, Boston,	8,700	9,907 00	8,700 00
125	National Revere Bank, Boston,	12,500	11,906 00	12,500 00
68	Nat'l Webster Bank, Boston, .	6,800	6,613 00	6,800 00
100	First Nat'l Bank, Greenfield, .	10,000	20,000 00	10,000 00
25	Franklin Co. National Bank, Greenfield,	2,500	2,500 00	2,500 00
49	First Nat'l B'k, Northampton,	4,900	5,512 00	4,900 00
30	Pittsfield Nat'l Bank, Pittsfield,	3,000	3,900 00	3,000 00
		\$65,200	\$79,786 00	\$65,200 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 6s, . .	\$4,000	\$4,080 00	\$4,000 00
Boston & Lowell R.R. 6s, . .	25,000	25,800 00	25,000 00
Conn. & Passumpsic Rivers R.R. 4s,	25,000	25,500 00	25,000 00
Eastern R.R. 6s,	57,500	70,150 00	57,500 00
Fitchburg R.R. 4s,	100,000	99,000 00	100,000 00
N. Y. & N. E. R.R. (terminal) 4s, .	50,000	50 000 00	50,000 00
Vermont & Massachusetts R.R. 5s,	50,000	52,750 00	50,000 00

Franklin Savings Institution — Continued.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Vermont Valley R.R. 5s, . .	\$50,000	\$56,500 00	\$50,000 00
Boston & Maine R.R. 4½s, . .	50,000	55,250 00	50,000 00
Boston & Maine R.R. 4s, . .	50,000	51,000 00	50,000 00
Danbury & Norwalk R.R. 5s, . .	25,000	29,000 00	25,000 00
Sullivan County R.R. 4s, . .	25,000	25,500 00	25,000 00
	\$511,500	\$544,530 00	\$511,500 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$10 00	0 per cent.	\$35,519 69	3½ per cent.	\$91,850 00	4½ per cent.
59,628 61	2 “	350,453 62	4 “	50,000 00	4¾ “
84,722 93	2½ “	25,000 00	4½ “	1,070,295 67	5 “
50,000 00	3 “	79,000 00	4¾ “	1,900 00	6 “

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$62 32
Assessed value of the same,	200 00
Number of loans which are of an amount not exceeding \$3,000 each,	524
Aggregate amount of the same,	505,223 27
Total number of loans upon real estate,	523
Amount of investments from which no income is received,	72 32
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	179,851 52
Times for the dividends fixed by the by-laws: January 1 and July 1.	
Rate and amount of each semi-annual dividend { 2 per cent., \$67,744 20 } during the year ending Oct. 31, 1894, . . . { 2 per cent., 68,306 28 }	136,050 48
Number of accounts opened during the year ending Oct. 31, 1894,	647
Number of accounts closed during the year ending Oct. 31, 1894,	599
Total number of open accounts Oct. 31, 1894,	7,451
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	5,242 68
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	305,582 47
Number of same,	3,197
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	375,601 64
Number of same,	4,079
Date of examination by commissioner: October 26.	

Franklin Savings Institution — Concluded.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less, . . .	2,239	\$41,357 17	To the credit—		
Exceeding \$50 and not more than \$100, . . .	391	82,157 81	Of women, both adult and minor, . . .	1,440	\$135,465 25
Exceeding \$100 and not more than \$200, . . .	214	34,251 80	Of guardians, . . .	13	6,337 00
Exceeding \$200 and not more than \$500, . . .	204	73,314 47	Of religious and charitable associations, .	67	5,195 65
Exceeding \$500 and less than \$1,000, . . .	87	61,476 22	In trust,	87	17,288 05
Of \$1,000 or more, . . .	62	63,025 00			
Totals,	3,197	\$305,582 47			

GARDNER SAVINGS BANK — GARDNER.

Incorporated May 26, 1868. Present number of corporators, 50.

CHARLES W. CONANT, *President.*

JOHN D. EDGELL, *Treasurer.*

VOLNEY W. HOWE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

CHAS. W. CONANT,

S. W. A. STEVENS,

RODERIC L. BENT,

EZRA OSGOOD,

SAMUEL S. GLEASON.

Open for business every business day, except Saturday, 9 A.M. to 3 P.M.; Saturday,
close at 2 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$63,100 00	Deposits,	\$1,317,413 26
Bank stock as per schedule, .	108,900 00	Guaranty fund, . .	74,801 45
Loans on bank stock,	7,700 00	Interest account, . .	12,289 47
Railroad bonds as per schedule, .	129,000 00	Profit and loss ac-	
Real estate by foreclosure, . .	1,370 45	count,	42,162 62
Loans on real estate,	597,839 52		
Loans on personal security, . .	341,492 50		
Loans to counties, cities or towns			
(notes),	109,800 00		
Deposits in banks, on interest, .	71,315 02		
Deposits in banks, not on interest, .	13,300 00		
Expense account,	772 53		
Cash on hand,	2,076 78		
	<hr/>		<hr/>
	\$1,446,666 80		\$1,446,666 80

Cash on Deposit in Banks, amount in each : —

First National Bank, Gardner,	\$23,300 00
First National Bank, Boston,	61,315 02

Loans on Bank Stock, amount on each : —

On 40 shares First National Bank, Gardner,	\$4,000 00
On 38 shares First National Bank, Gardner,	2,700 00
On 8 shares First National Bank, Gardner,	800 00
On 2 shares First National Bank, Gardner,	200 00

Gardner Savings Bank — Continued.*Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Cleveland, Ohio, 4s, . .	\$10,000	\$10,346 00	\$10,000 00
of Cleveland, Ohio, 6s, . .	5,000	5,166 20	5,000 00
Town of Gardner, Mass., 4s, . .	26,000	27,300 00	26,00 00
United States 4s,	1,100	1,270 50	1,100 00
County of Aroostook, Me., 4½s, . .	10,000	10,629 00	10,000 00
City of New Britain, Ct, 4s, . .	11,000	11,336 60	11,000 00
	\$63,100	\$66,048 30	\$63,100 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
20	First N'l Bank, Ashburnham, .	\$2,000	\$2,000 00	\$2,000 00
18	Miller's River N'l B'k, Athol, .	1,800	3,150 00	1,800 00
10	Metropolitan N'l B'k, Boston, .	1,000	950 00	1,000 00
10	Central Nat'l Bank, Boston, .	1,000	1,270 00	1,000 00
25	Howard Nat'l Bank, Boston, .	2,500	2,418 75	2,500 00
125	Boston National Bank, Boston, .	12,500	13,000 00	12,500 00
15	Continental Nat'l B'k, Boston, .	1,500	1,725 00	1,500 00
30	Winthrop Nat'l Bank, Boston, .	3,000	3,495 00	3,000 00
50	State Nat'l Bank, Boston, .	5,000	5,800 00	5,000 00
50	N'l Hide & Leather B'k, Boston, .	5,000	5,375 00	5,000 00
5	New England N'l B'k, Boston, .	500	780 00	500 00
11	National Eagle Bank, Boston, .	1,100	880 00	1,100 00
50	N'l B'k of the Republic, Boston, .	5,000	7,950 00	5,000 00
100	National Bank of the Common- wealth, Boston,	10,000	13,025 00	10,000 00
15	Mechanics' Nat'l B'k, Boston, .	1,500	1,755 00	1,500 00
20	Merchants' Nat'l Bank, Boston, .	2,000	3,155 00	2,000 00
34	Blackstone N'l Bank, Boston, .	3,400	3,400 00	3,400 00
16	Nat'l Exchange Bank, Boston, .	1,600	1,928 00	1,600 00
5	Everett National Bank, Boston, .	500	416 25	500 00
50	Eliot National Bank, Boston, .	5,000	6,550 00	5,000 00
25	Shoe & Leather N'l Bk, Boston, .	2,500	2,250 00	2,500 00
5	First Nat'l Bank, Barre, . . .	500	500 00	500 00
29	Rollstone N'l B'k, Fitchburg, .	2,900	4,205 00	2,900 00
86	First National Bank, Gardner, .	8,600	10,320 00	8,600 00
100	Orange Nat'l Bank, Orange, . .	10,000	16,000 00	10,000 00
67	Crocker N'l B'k, Turner's Falls, .	6,700	8,174 00	6,700 00
39	First Nat'l Bank, Winchendon, .	3,900	6,240 00	3,900 00
50	Mechanics' N'l B'k, Worcester, .	5,000	5,000 00	5,000 00
20	Citizens' Nat'l B'k, Worcester, .	2,000	2,600 00	2,000 00
9	Leominster N'l B'k, Leominster, .	900	945 00	900 00
		\$108,900	\$135,257 00	\$108,900 00

Gardner Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$5,000	\$5,083 50	\$5,000 00
Boston & Maine R.R. 4s, . . .	10,000	10,259 00	10,000 00
Boston, Revere Beach & Lynn R.R. 6s,	5,000	5,274 50	5,000 00
Fitchburg R.R. 4s,	18,000	17,580 80	18,000 00
Fitchburg R.R. 4½s,	25,000	25,172 50	25,000 00
Fitchburg R.R. 6s,	5,000	5,244 00	5,000 00
Old Colony R.R. 4s,	10,000	10,533 00	10,000 00
Old Colony R.R. 4½s,	5,000	5,310 50	5,000 00
Old Colony R.R. 6s,	5,000	5,207 50	5,000 00
Vermont & Massachusetts R.R. 5s, .	1,000	1,071 50	1,000 00
Upper Coos R.R. 4s,	15,000	15,000 00	15,000 00
Maine Central R.R. 6s,	25,000	33,557 50	25,000 00
	\$129,000	\$139,294 30	\$129,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$61,315 02	2 per cent.	\$15,000 00	4½ per cent.	\$7,800 00	5½ per cent.
10,000 00	3 “	5,000 00	4½ “	59,642 50	6 “
109,800 00	4 “	859,689 32	5 “		

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$1,370 45
Assessed value of the same,	970 00
Number of loans which are of an amount not exceeding \$3,000 each, 727	
Aggregate amount of the same,	547,580 70
Total number of loans upon real estate,	706
Amount of investments from which no income is received,	3,370 45
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	69,958 28
Times for the dividends fixed by the by-laws: Tuesday before first Wednesday in January and July.	
Rate and amount of each semi-annual dividend { 2 per cent., \$24,590 35 } during the year ending Oct. 31, 1894, . . . { 2 per cent., 24,684 28 }	49,274 63
Number of accounts opened during the year ending Oct. 31, 1894, . . .	497
Number of accounts closed during the year ending Oct. 31, 1894, . . .	437
Total number of open accounts Oct. 31, 1894,	4,114
Total expenses of the corporation for the year ending Oct. 31, 1894 (ex- clusive of taxes),	4,299 84

Gardner Savings Bank — Concluded.

Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894, \$206,588 03
Number of same, 2,347
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894, 219,010 89
Number of same, 2,461
Date of examination by commissioner: February 13.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less, . . .	1,564	\$31,957 39	To the credit —		
Exceeding \$50 and not more than \$100, . . .	877	32,025 10	Of women, both adult and minor, . . .	1,011	\$91,326 13
Exceeding \$100 and not more than \$200, . . .	158	24,948 24	Of guardians, . . .	16	4,179 35
Exceeding \$200 and not more than \$500, . . .	181	61,324 36	Of religious and chari-table associations, . .	42	2,779 39
Exceeding \$500 and less than \$1,000, . . .	39	27,724 35	In trust,	18	2,205 40
Of \$1,000 or more, . .	28	23,608 59			
Totals,	2,347	\$206,588 03			

GEORGETOWN SAVINGS BANK—GEORGETOWN.

Incorporated May 26, 1868. Present number of corporators, 60.

SHERMAN NELSON, *President.* EDWARD S. FICKETT, *Treasurer.*
GEORGE S. WESTON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :
HIRAM N. HARRIMAN, SHERMAN NELSON,
OLIVER S. BUTLER.

Open for business every business day, except Saturday, 9 A.M. to 12 M.; 2 to 3 P.M.;
Saturday, 9 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$8,000 00	Deposits,	\$651,142 78
Bank stock as per schedule, .	14,800 00	Guaranty fund, . .	20,200 00
Loans on bank stock,	10,000 00	Profit and loss ac-	
Railroad bonds as per schedule,	25,000 00	count,	3,789 14
Real estate by foreclosure, .	9,950 60		
Loans on real estate,	429,328 90		
Loans on personal security, .	120,190 93		
Loans to counties, cities or towns			
(notes),	10,500 00		
Loans on depositors' books, .	620 00		
Deposits in banks, on interest, .	43,981 71		
Deposits in banks, not on interest,	2,000 00		
Expense account,	58 00		
Cash on hand,	701 78		
	\$675,131 92		\$675,131 92

Cash on Deposit in Banks, amount in each : —
Georgetown National Bank, Georgetown, \$33,481 71
Essex National Bank, Haverhill, 10,000 00
Amesbury National Bank, Amesbury, 2,500 00

Loans on Bank Stock : —
On 65 shares Somerville National Bank, Somerville, }
On 29 shares Amesbury National Bank, Amesbury, } \$10,000 00
On 8 shares Second National Bank, Haverhill, }
On 10 shares Haverhill Safe Deposit and Trust Company, Haverhill, }

Georgetown Savings Bank — Continued.*Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bath, Me, 6s, . . .	\$2,000	\$2,060 00	\$2,000 00*
of Belfast, Me., 6s, . . .	4,000	4,150 00	4,000 00*
of Concord, N. H., 6s, . . .	1,000	1,000 00	1,000 00
of Portland, Me., 6s, . . .	1,000	1,000 00	1,000 00
	\$8,000	\$8,210 00	\$8,000 00

* Legal investments when made.

Detailed Statement of Bank Stock.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
13	Columbian Nat'l Bank, Boston,	\$1,300	\$1,400 00	\$1,300 00
10	Market Nat'l Bank, Boston, .	1,000	1,000 00	1,000 00
30	Manufacturers' N'l B'k, Boston,	3,000	3,000 00	3,000 00
30	State National Bank, Boston, .	3,000	3,600 00	3,000 00
45	Georgetown N'l Bank, George- town,	4,500	4,950 00	4,500 00
10	Ipswich Nat'l Bank, Ipswich, .	2,000	2,000 00	2,000 00
		\$14,800	\$15,950 00	\$14,800 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Concord & Montreal R.R. 4s, . . .	\$4,000	\$4,000 00	\$4,000 00
Fitchburg R.R. 4s,	6,000	6,000 00	6,000 00
Maine Central R.R. 7s,	4,000	5,200 00	4,000 00
N. Y. & N. E. R R. (terminal) 4s,	5,000	5,000 00	5,000 00
Upper Coos R.R. 4s,	3,000	3,000 00	3,000 00
Upper Coos R.R. 4½s,	3,000	3,200 00	3,000 00
	\$25,000	\$26,400 00	\$25,000 00

Georgetown Savings Bank — Concluded.*Total Amount of Loans, with each Specified Rate of Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$31,481 71 13,500 00	3 per cent. 4 “	\$72,600 00 80,800 00	4½ per cent. 5 “	\$408,492 83 7,747 00	6 per cent. 7 “

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$9,950 60
Assessed value of the same,	12,900 00
Net income received from same during year ending Oct. 31, 1894,	120 00
Number of loans which are of an amount not exceeding \$3,000 each,	380
Aggregate amount of the same,	316,639 83
Total number of loans upon real estate,	368
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	30,995 40
Times for the dividends fixed by the by-laws: third Wednesday in April and October.	
Rate and amount of each semi-annual dividend { 2½ per cent., \$13,566 28 } during the year ending Oct. 31, 1894, { 2½ per cent., 13,862 30 }	27,428 58
Number of accounts opened during the year ending Oct. 31, 1894,	164
Number of accounts closed during the year ending Oct. 31, 1894,	120
Total number of open accounts Oct. 31, 1894,	1,493
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	2,019 51
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	78,108 08
Number of same,	701
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	76,988 42
Number of same,	904
Date of examination by commissioner: May 16.	

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less,	396	\$8,872 70	To the credit —		
Exceeding \$50 and not more than \$100,	96	3,747 91	Of women, both adult and minor,	278	\$28,364 95
Exceeding \$100 and not more than \$200,	91	11,288 40	Of religious and charitable associations,	14	1,550 00
Exceeding \$200 and not more than \$500,	73	20,205 51	In trust,	14	4,267 54
Exceeding \$500 and less than \$1,000,	80	18,048 56			
Of \$1,000 or more,	15	16,000 00			
Totals,	701	\$78,108 08			.

GRAFTON SAVINGS BANK — GRAFTON.

Incorporated March 13, 1869. Present number of corporators, 50.

GEORGE K. NICHOLS, *President.* HENRY F. WING, *Treasurer.*
HENRY F. WING, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

GEORGE K. NICHOLS, HORACE S. WARREN,
DANIEL N. GIBBS, GEO. W. FISHER,
CLARENCE R. PRATT.

Open for business every business day, except Saturday, 9 A.M. to 12 M.; 1 to 4 P.M.
Saturday, 9 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Bank stock as per schedule, .	\$34,960 49	Deposits,	\$247,019 75
Loans on bank stock,	3,400 00	Guaranty fund,	9,400 00
Loans on real estate,	92,213 24	Interest account,	11,834 75
Loans on personal security,	61,076 00		
Loans to counties, cities or towns (notes),	33,551 38		
Deposits in bank, on interest,	40,000 00		
Deposits in bank, not on interest,	3,053 59		
	\$268,254 50		\$268,254 50

Cash on Deposit in Banks, amount in each : —

First National Bank, Worcester,	\$10,000 00
Millbury National Bank, Millbury,	10,000 00
Grafton National Bank, Grafton,	13,053 39
Worcester Safe Deposit and Trust Company, Worcester,	10,000 00

Loan on Bank Stock : —

On 38 shares Grafton National Bank, Grafton,	\$3,400 00
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Grafton Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
30	N'l B'k of Redemption, Boston,	\$3,000	\$3,680 00	\$4,187 75
30	Nat'l Revere Bank, Boston, .	3,000	3,000 00	3,814 00
20	State National Bank, Boston, .	2,000	2,340 00	2,040 00
10	Shawmut N'l Bank, Boston, .	1,000	1,180 00	1,222 75
8	Nat'l Webster Bank, Boston, .	800	808 00	976 12
15	Howard Nat'l Bank, Boston, .	1,500	1,530 00	1,744 50
10	North National Bank, Boston,	1,000	1,200 00	1,206 25
38	Market Nat'l Bank, Boston, .	3,800	3,800 00	4,276 00
28	N'l B'k of No America, Boston,	2,800	3,360 00	3,200 25
5	Manufacturers' N'l B'k, Boston,	500	505 00	550 00
5	Massachusetts N'l B'k, Boston,	500	500 00	677 12
3	National City Bank, Boston, .	300	300 00	363 25
10	Eliot National Bank, Boston, .	1,000	1,310 00	1,230 00
5	Fourth Nat'l Bank, Boston, .	500	600 00	500 00
76	Grafton Nat'l Bank, Grafton, .	7,600	8,512 00	7,972 50
10	Spencer Nat'l Bank, Spencer,	1,000	1,200 00	1,000 00
		\$30,300	\$33,825 00	\$34,960 49

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$10,000 00	2 per cent.	\$48,051 38	4 per cent.	\$36,500 00	5 per cent.
20,000 00	3 "	59,576 00	4½ "	56,113 24	6 "

Number of loans which are of an amount not exceeding \$3,000 each, .	77	
Aggregate amount of the same,		\$79,713 27
Total number of loans upon real estate,	80	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		10,638 35
Times for the dividends fixed by the by-laws: January 1 and July 1.		
Rate and amount of each semi-annual dividend { 2 per cent., \$5,157 46 } during the year ending Oct. 31, 1894, . { 2 per cent., 5,052 52 }		10,209 98
Number of accounts opened during the year ending Oct. 31, 1894, .	55	
Number of accounts closed during the year ending Oct. 31, 1894, .	70	
Total number of open accounts Oct. 31, 1894,	846	
Total expenses of the corporation for the year ending Oct. 31, 1894 (ex- clusive of taxes),		111 50
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		21,566 59
Number of same,	257	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		44,065 03
Number of same,	386	
Date of examination by commissioner: May 17.		

Grafton Savings Bank — Concluded.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less, . . .	193	\$3,435 71	To the credit —		
Exceeding \$50 and not more than \$100, . . .	33	2,958 01	Of women, both adult and minor, . . .	147	\$9,584 44
Exceeding \$100 and not more than \$200, . . .	8	1,171 17	Of religious and chari- table associations, .	5	210 37
Exceeding \$200 and not more than \$500, . . .	11	3,647 97			
Exceeding \$500 and less than \$1,000, . . .	5	3,353 73			
Of \$1,000 or more, . . .	7	7,000 00			
Totals, . . .	267	\$21,566 59			

GRANITE SAVINGS BANK — ROCKPORT.

Incorporated March 21, 1884. Present number of corporators, 54.

EBEN G. ABBOTT, *President.*

NATHANIEL RICHARDSON, Jr., *Treasurer.*

JOHN L. WOODFALL, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

EBEN G. ABBOTT,

FRANCIS TARR,

GRAPTON BUTMAN,

HIRAM J. PHILBROOK,

GEORGE H. LOWE.

Open for business Wednesday and Saturday, 10 A.M. to 12 M.; 2 to 3 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$23,638 00	Deposits,	\$125,537 30
Bank stock as per schedule, .	6,640 00	Guaranty fund, .	1,875 00
Railroad bonds as per schedule, .	10,403 50	Profit and loss account,	245 34
Loans on real estate,	66,075 00		
Loans on personal security, .	16,800 00		
Deposits in banks, on interest, .	2,093 09		
Deposits in banks, not on interest, .	1,809 35		
Furniture,	100 00		
Cash on hand,	98 70		
	<hr/>		<hr/>
	\$127,657 64		\$127,657 64

Cash on Deposit in Banks, amount in each : —

Rockport National Bank, Rockport,	\$1,809 35
Gloucester Safe Deposit and Trust Company, Gloucester,	2,093 09

Granite Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Cleveland, Ohio, 6s, . .	\$2,000	\$2,044 00	\$2,044 00
of Keene, N. H., 4s, . .	500	500 00	500 00
of Pawtucket, R. I., 4s, . .	2,000	2,130 00	2,130 00
of Peoria, Ill., 7s, . .	1,000	1,105 00	1,105 00
of Rockford, Ill., 4½s, . .	3,500	3,667 00	3,667 00
of Scranton, Pa., 5s, . .	1,000	1,000 00	1,000 00
of Sioux City, Iowa, 4½s, . .	1,000	1,000 00	1,000 00
of Springfield, Ohio, 5s, . .	2,000	2,030 00	2,030 00
of Springfield, Ohio, 6s, . .	375	385 00	385 00
of Waltham, Mass., 4s, . .	1,000	1,000 00	1,000 00
Town of Clinton, Mass., 4s, . .	1,000	1,018 00	1,018 00
of Orange, Mass., 4s, . .	2,000	2,025 00	2,025 00
of Tilton, N. H., 6s, . .	500	513 00	513 00
County of Merrimac, N. H., 4s, . .	1,000	1,012 00	1,012 00
of Aroostook, Me., 4½s, . .	2,000	2,149 00	2,149 00
City of Bridgeport, Ct., 4s, . .	1,000	1,030 00	1,030 00*
of Danbury, Ct., 4s, . .	1,000	1,030 00	1,030 00
	\$22,875	\$23,638 00	\$23,638 00

* Not a legal investment, and will be sold.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
8	Gloucester N'l B'k, Gloucester,	\$800	\$1,080 00	\$1,080 00
12	Cape Ann N'l B'k, Gloucester,	1,200	1,680 00	1,680 00
24	Rockport Nat'l B'k, Rockport.	2,400	2,880 00	2,880 00
10	Gloucester Safe Deposit and Trust Company, Gloucester,	1,000	1,000 00	1,000 00
		\$5,400	\$6,640 00	\$6,640 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s,	\$2,000	\$2,000 00	\$2,000 00
Fitchburg R.R. 5s,	3,000	3,000 00	3,000 00
Maine Central R.R. 6s,	1,000	1,026 00	1,026 00
Maine Central R.R. 7s,	1,000	1,110 00	1,110 00
Boston & Maine R.R. 4½s,	3,000	3,267 50	3,267 50
	\$10,000	\$10,403 50	\$10,403 50

Granite Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$2,093 00	3 per cent.	\$7,000 00	5½ per cent.	\$66,575 00	6 per cent.
9,300 00	5 "				

Number of loans which are of an amount not exceeding \$3,000 each,	107	
Aggregate amount of the same,		\$71,575 00
Total number of loans upon real estate,	100	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		6,619 66
Times for the dividends fixed by the by-laws: April 1 and October 1.		
Rate and amount of each semi-annual dividend { 2 per cent., \$2,214 56 } during the year ending Oct. 31, 1894, { 2 per cent., 2,267 77 }		4,482 33
Number of accounts opened during the year ending Oct. 31, 1894,	111	
Number of accounts closed during the year ending Oct. 31, 1894,	68	
Total number of open accounts Oct. 31, 1894,	772	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		456 90
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		30,966 35
Number of same,	552	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		27,218 93
Number of same,	413	
Date of examination by commissioner: October 8.		

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less,	410	\$7,255 97	To the credit —		
Exceeding \$50 and not more than \$100,	70	5,910 30	Of women, both adult and minor,	188	\$10,958 96
Exceeding \$100 and not more than \$200,	41	6,289 34	Of guardians,	2	83 89
Exceeding \$200 and not more than \$500,	29	10,260 74	Of religious and chari-table associations,	28	2,343 36
Exceeding \$500 and less than \$1,000,	2	1,250 00	In trust,	2	813 00
Totals,	552	\$30,966 35			

GREAT BARRINGTON SAVINGS BANK—GREAT BARRINGTON.

Incorporated Feb. 3, 1869. Present number of corporators, 39.

GEORGE CHURCH, *President.* CHARLES J. TAYLOR, *Treasurer.*
MERRITT I. WHEELER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

A. CHALKLEY COLLINS, MERRITT I. WHEELER,*
ALFRED S. FASSETT, WM. C. HINMAN,
CHAS. J. TAYLOR.

Open for business every business day, 9 A.M. to 12 M.; 1 to 3 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$30,000 00	Deposits,	\$515,523 02
Bank stock as per schedule, .	49,701 92	Guaranty fund,	18,250 00
Loans on bank stock,	3,074 39	Interest account,	17,660 25
Railroad bonds as per schedule, .	56,000 00		
Real estate (for banking purposes).	13,000 00		
Real estate by foreclosure,	106 20		
Loans on real estate,	297,478 25		
Loans on personal security,	60,084 12		
Loans to counties, cities or towns (notes),	3,000 00		
Deposits in banks, on interest,	27,592 34		
Deposits in banks, not on interest,	10,229 86		
Cash on hand,	1,166 19		
	\$551,433 27		\$551,433 27

Cash on Deposit in Banks, amount in each :—

National Bank of Redemption, Boston,	\$10,000 00
Springfield Safe Deposit and Trust Company, Springfield,	7,592 34
Pyncheon National Bank, Springfield,	10,000 00
National Mahaiwe Bank, Great Barrington,	10,229 86

Loans on Bank Stock, amount on each :—

On 5 shares National Mahaiwe Bank, Great Barrington,	\$174 39
On 6 shares National Mahaiwe Bank, Great Barrington,	500 00
On 20 shares National Mahaiwe Bank, Great Barrington,	600 00
On 16 shares National Mahaiwe Bank, Great Barrington,	1,400 00
On 5 shares National Mahaiwe Bank, Great Barrington,	400 00

* Resigned December 5, 1894, and W. W. Norton elected to fill vacancy.

Great Barrington Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bridgeport, Conn, 3½s,	\$10,000	\$9,900 00	\$10,000 00
of Chicago, Ill., 4s,	20,000	20,400 00	20,000 00*
	\$30,000	\$30,300 00	\$30,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	First Nat'l Bank, Adams,	\$1,000	\$1,300 00	\$1,280 00
10	Faneuil Hall N'l B'k, Boston,	1,000	1,307 00	1,300 00
13	Suffolk Nat'l Bank, Boston,	1,300	1,300 00	1,300 00
59	N'l B'k of Redemption, Boston,	5,900	7,419 00	7,080 00
19	Hamilton Nat'l Bank, Boston,	1,900	2,099 00	2,227 75
10	Atlantic Nat'l Bank, Boston,	1,000	1,227 00	1,345 00
54	New England N'l B'k, Boston,	5,400	8,546 00	7,290 00
66	Shoe & Leather N'l B'k, Boston,	6,600	5,956 00	6,600 00
14	Nat'l Union Bank, Boston,	1,400	1,879 00	1,890 00
42	N'l B'k of No America, Boston,	4,200	4,782 00	4,200 00
25	Merchants' N'l Bank, Boston,	2,500	3,937 00	3,392 50
41	Nat'l Mahaiwe Bank, Great Barrington,	4,100	5,330 00	5,125 00
48	Lee National Bank, Lee,	4,800	6,480 00	5,816 67
3	Pittsfield N'l Bank, Pittsfield,	300	480 00	405 00
3	Housatonic Nat'l Bank, Stockbridge,	300	480 00	450 00
		\$41,700	\$52,522 00	\$49,701 92

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 6s,	\$1,000	\$1,020 00	\$1,000 00
Boston & Lowell R.R. 4s,	30,000	30,600 00	30,000 00
Boston & Maine R.R. 4s,	20 000	20,200 00	20,000 00
Old Colony R.R. 4s,	5,000	5,237 00	5,000 00
	\$56,000	\$57,057 00	\$56,000 00

Great Barrington Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$10,000 00 17,592 34	2 per cent. 4 "	\$263,425 00	5 per cent.	\$100,211 76	6 per cent.

Amount invested in real estate for banking purposes,	\$13,000 00
Estimated value of the same,	13,000 00
Assessed value of the same,	7,000 00
Net income received from same during year ending Oct. 31, 1894, . . .	348 12
Value, by books, of other real estate held or owned by foreclosure or otherwise,	106 20
Assessed value of the same,	100 00
Number of loans which are of an amount not exceeding \$3,000 each, 266	
Aggregate amount of the same,	238,486 76
Total number of loans upon real estate,	233
Amount of investments from which no income is received,	106 20
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	26,899 74
Times for the dividends fixed by the by-laws: first Thursday in January and July.	
Rate and amount of each semi-annual dividend { 2 per cent., \$9,721 89 } during the year ending Oct. 31, 1894, . . . { 2 per cent., 9,708 59 }	19,430 48
Number of accounts opened during the year ending Oct. 31, 1894, . . .	348
Number of accounts closed during the year ending Oct. 31, 1894, . . .	314
Total number of open accounts Oct. 31, 1894,	2,185
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	1,853 73
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	112,519 90
Number of same,	1,554
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	126,039 63
Number of same,	1,638
Date of examination by commissioner: August 16.	

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less,	1,103	\$22,992 55	To the credit —		
Exceeding \$50 and not more than \$100,	218	18,236 11	Of women, both adult and minor,	848	\$57,389 51
Exceeding \$100 and not more than \$200,	115	17,898 07	Of guardians,	7	1,544 76
Exceeding \$200 and not more than \$500,	86	28,549 07	Of religious and chari-table associations,	24	913 37
Exceeding \$500 and less than \$1,000,	26	18,844 10	In trust,	13	2,204 97
Of \$1,000 or more,	6	6,000 00			
Totals,	1,664	\$112,519 90			

GREENFIELD SAVINGS BANK — GREENFIELD.

Incorporated March 19, 1869. Present number of corporators, 30.

ROBERT ABBOROMBIE, *President.* ALBERT M. GLEASON, *Treasurer*
CHESTER C. CONANT, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

WILLIAM A. FORBES, A. M. GLEASON,
CHAS. R. LOWELL, LEVI J. GUNN,
S. B. SLATE.

Open for business every business day, 9 A.M. to 12.30 P.M.; 2 to 4 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$101,500 00	Deposits,	\$1,916,225 40
Bank stock as per schedule, .	135,000 00	Guaranty fund,	60,000 00
Loans on bank stock,	28,050 00	Interest account,	396 00
Railroad bonds as per schedule, .	201,000 00		
Real estate by foreclosure,	2,913 74		
Loans on real estate,	1,251,784 50		
Loans on personal security,	210,873 00		
Loans to counties, cities or towns (notes),	20,872 82		
Loans on depositors' books,	170 00		
Deposits in banks, on interest,	8,746 36		
Deposits in banks, not on interest,	1,178 54		
Expense account,	2,003 67		
Premium account,	10,000 00		
Unpaid interest,	810 24		
Furniture and fixtures,	1,000 00		
Cash on hand,	718 53		
	\$1,976,621 40		\$1,976,621 40

Cash on Deposit in Banks, amount in each : —

Packard National Bank, Greenfield,	\$4,865 39
Franklin County National Bank, Greenfield,	775 72
People's National Bank, Brattleborough, Vt.,	1,171 30
Conway National Bank, Conway,	1,933 95
National Bank of Commerce, Boston,	1,178 54

Greenfield Savings Bank — Continued.

Loans on Bank Stock, amount on each : —

On 5 shares First National Bank, Northampton,	\$500 00
On 24 shares Packard National Bank, Greenfield,	2,000 00
On 40 shares Ware National Bank, Ware,	3,360 00
On 5 shares Agawam National Bank, Springfield,	300 00
On 75 shares Park National Bank, Holyoke,	7,500 00
On 100 shares Home National Bank, Holyoke,	9,300 00
On 37 shares Shelburne Falls National Bank, Shelburne Falls,	8,300 00
On 9 shares Franklin County National Bank, Greenfield,	740 00
On 12 shares Conway National Bank, Conway,	1,050 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Des Moines, Iowa, 5s,	\$2,000	\$2,000 00	\$2,000 00
of Milwaukee, Wis., 7s,	17,000	17,340 00	17,000 00
of Sioux City, Iowa, 4½s,	25,000	26,750 00	25,000 00
of Rutland, Vt., 4½s,	40,000	40,000 00	40,000 00
of West Rutland, Vt., 5s,.	17,500	19,600 00	17,500 00
	\$101,500	\$105,690 00	\$101,500 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
37	Athol National Bank, Athol,	\$3,700	\$3,885 00	\$3,700 00
48	Nat'l Revere Bank, Boston,	4,800	4,608 00	4,800 00
13	N'l Hide & Leather B'k, Boston,	1,300	1,404 00	1,300 00
6	National City Bank, Boston,	600	492 00	600 00
18	Market Nat'l Bank, Boston,	1,800	1,530 00	1,800 00
42	Eliot National Bank, Boston,	4,200	5,502 00	4,200 00
38	Merchants' Nat'l Bank, Boston,	3,800	5,924 00	3,800 00
15	Howard Nat'l Bank, Boston,	1,500	1,440 00	1,500 00
10	Second Nat'l Bank, Boston,	1,000	1,850 00	1,000 00
3	Washington N'l Bank, Boston,	300	300 00	300 00
50	Metropolitan N'l B'k, Boston,	5,000	4,850 00	5,000 00
20	South End Nat'l Bank, Boston,	2,000	1,600 00	2,000 00
52	N'l B'k of Redemption, Boston,	5,200	6,552 00	5,200 00
12	First Nat'l Bank, Chicopee,	1,200	1,800 00	1,200 00
41	Conway N'l Bank, Conway,	4,100	5,125 00	4,100 00
34	First N'l Bank, Greenfield,	3,400	6,800 00	3,400 00
138	Holyoke Nat'l Bank, Holyoke,	13,800	23,460 00	13,800 00
50	City National Bank, Holyoke,	5,000	5,500 00	5,000 00
14	Hadley Falls N'l B'k, Holyoke,	1,400	2,380 00	1,400 00
15	Hampshire County National Bank, Northampton,	1,500	1,875 00	1,500 00

Greenfield Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
21	First Nat'l B'k, Northampton,	\$2,100	\$2,310 00	\$2,100 00
60	Berkshire . County National Bank, North Adams, . . .	6,000	6,600 00	6,000 00
60	Adams N'l Bank, No. Adams,	6,000	7,500 00	6,000 00
50	Orange Nat'l Bank, Orange, .	5,000	8,500 00	5,000 00
67	Palmer National Bank, Palmer,	6,700	10,050 00	6,700 00
110	Third Nat'l Bank, Springfield,	11,000	23,100 00	11,000 00
45	City Nat'l Bank, Springfield, .	4,500	6,750 00	4,500 00
70	First Nat'l Bank, Springfield,	7,000	8,750 00	7,000 00
8	Chicopee N'l B'k, Springfield,	300	480 00	300 00
36	Second Nat'l B'k, Springfield,	3,600	4,500 00	3,600 00
75	Chapin Nat'l B'k, Springfield,	7,500	9,750 00	7,500 00
10	Crocker N'l B'k, Turner's Falls,	1,000	1,250 00	1,000 00
37	Winchester National Bank, Winchester, N. H., . . .	3,700	4,070 00	3,700 00
50	First Nat'l Bank, Westfield, .	5,000	6,750 00	5,000 00
		\$135,000	\$187,237 00	\$135,000 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$25,000	\$25,750 00	\$25,000 00
Fitchburg R.R. 5s,	16,000	16,840 00	16,000 00
Newport & Richford R.R. 5s, . . .	10,000	10,500 00	10,000 00*
Old Colony R.R. 4s,	50,000	53,000 00	50,000 00
Boston & Maine R.R. 4s,	50,000	51,000 00	50,000 00
Upper Coos R.R. 4½s,	50,000	52,500 00	50,000 00
	\$201,000	\$209,590 00	\$201,000 00

* A legal investment when made.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$775 72	2 per cent.	\$19,800 00	4½ per cent.	\$1,545 00	5½ per cent.
7,970 64	3 "	1,419,915 50	5 "	69,417 00	6 "
1,072 82	4 "				

Greenfield Savings Bank — Concluded.

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$2,913 74
Assessed value of the same,	3,000 00
Net income received from same during year ending Oct. 31, 1894,	100 95
Number of loans which are of an amount not exceeding \$3,000 each, 609	
Aggregate amount of the same,	548,621 50
Total number of loans upon real estate,	843
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	96,739 35
Times for the dividends fixed by the by-laws: January 1 and July 1.	
Rate and amount of each semi-annual dividend { 2 per cent., \$35,903 45 } during the year ending Oct. 31, 1894, . . . { 2 per cent., 36,598 38 }	72,501 83
Number of accounts opened during the year ending Oct. 31, 1894,	795
Number of accounts closed during the year ending Oct. 31, 1894,	626
Total number of open accounts Oct. 31, 1894,	4,420
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	5,358 00
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	376,108 38
Number of same,	3,196
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	367,514 93
Number of same,	3,272
Date of examination by commissioner: October 25.	

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less,	2,203	\$40,200 36	To the credit —		
Exceeding \$50 and not more than \$100,	409	34,820 96	Of women, both adult and minor,	1,263	\$101,688 17
Exceeding \$100 and not more than \$200,	200	36,169 04	Of guardians,	10	2,823 98
Exceeding \$200 and not more than \$500,	182	75,892 01	Of religious and charitable associations,	47	4,127 34
Exceeding \$500 and less than \$1,000,	104	77,347 51	In trust,	36	12,711 56
Of \$1,000 or more,	96	111,678 50			
Totals,	3,196	\$376,108 38			

HAMPDEN SAVINGS BANK — SPRINGFIELD.

Incorporated April 13, 1852. Present number of corporators, 40.

JOHN MULLIGAN, *President.*

P. S. BAILEY, *Treasurer.*

P. S. BAILEY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

R. F. HAWKINS,

JOHN MULLIGAN,

A. J. WRIGHT,

W. H. WRIGHT.

Open for business every business day, 9 A.M. to 4 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Bank stock as per schedule, .	\$311,010 00	Deposits,	\$2,686,157 31
Loans on bank stock,	26,675 00	Guaranty fund,	96,000 00
Railroad bonds as per schedule, .	500,000 00	Interest account,	13,984 23
Loans on railroad stock,	42,750 00	Profit and loss ac-	
Real estate by foreclosure,	67,226 38	count,	39,350 89
Loans on real estate,	1,301,245 00		
Loans on personal security,	493,700 00		
Loans on depositors' books,	1,000 00		
Deposits in banks, on interest,	80,000 00		
Deposits in banks, not on interest,	6,062 23		
Expense account,	2,549 04		
Cash on hand,	3,274 78		
	<hr/>		<hr/>
	\$2,835,492 43		\$2,835,492 43

Cash on Deposit in Banks, amount in each : —

Chicopee National Bank, Springfield,	\$25,000 00
Pyncheon National Bank, Springfield,	20,000 00
Chapin National Bank, Springfield,	10,000 00
Agawam National Bank, Springfield,	31,062 23

Loans on Bank Stock, amount on each : —

On 25 shares Chapin National Bank, Springfield,	}	\$5,300 00
On 30 shares City National Bank, Springfield,		
On 5 shares Ware National Bank, Ware,		225 00
On 25 shares Third National Bank, Springfield,		2,500 00
On 20 shares Agawam National Bank, Springfield,		1,800 00
On 30 shares Hampshire County National Bank, Northampton,		3,000 00
On 15 shares Second National Bank, Springfield,		1,500 00

Hampden Savings Bank — Continued.

On 24 shares Agawam National Bank, Springfield,	\$2,000 00
On 10 shares Second National Bank, Springfield,	} 3,000 00
On 25 shares Chapin National Bank, Springfield,	
On 10 shares Chapin National Bank, Springfield,	1,000 00
On 10 shares First National Bank, Springfield,	1,000 00
On 24 shares First National Bank, Springfield,	2,000 00
On 6 shares Second National Bank, Springfield,	500 00
On 3 shares Agawam National Bank, Springfield,	250 00
On 25 shares Chapin National Bank, Springfield,	500 00
On 5 shares Chicopee National Bank, Springfield,	500 00
On 3 shares Chapin National Bank, Springfield,	300 00
On 5 shares Third National Bank, Springfield,	500 00
On 13 shares National Exchange Bank, Boston,	800 00

Loans on Railroad Stock, amount on each : —

On 10 shares Boston & Albany R.R. ,	\$1,500 00
On 50 shares Boston & Albany R.R.,	7,500 00
On 22 shares Boston & Albany R.R.,	3,000 00
On 19 shares Boston & Albany R.R.,	2,350 00
On 10 shares Boston & Albany R.R.,	1,400 00
On 4 shares New York, New Haven & Hartford R.R.,	100 00
On 66 shares New York, New Haven & Hartford R.R.,	9,000 00
On 12 shares New York, New Haven & Hartford R.R.,	1,000 00
On 3 shares New York, New Haven & Hartford R.R.,	400 00
On 100 shares Old Colony R.R.,	} 16,500 00*
On 100 shares Boston & Providence R.R.,	

* A legal loan when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
28	First National Bank, Boston, .	\$2,800	\$6,720 00	\$2,800 00
75	N'l Hide & Leather B'k, Boston,	7,500	8,325 00	7,500 00
230	Merchants' Nat'l Bank, Boston,	23,000	36,110 00	27,210 00
75	N'l B'k of Commerce, Boston,	7,500	8,700 00	10,865 00
75	Nat'l Revere Bank, Boston, .	7,500	7,500 00	7,500 00
26	Nat'l Webster Bank, Boston, .	2,600	2,600 00	2,892 00
50	National Bank of the Republic, Boston,	5,000	7,750 00	6,300 00
37	Suffolk National Bank, Boston,	3,700	3,700 00	4,500 00
50	Continental Nat'l Bank, Boston,	5,000	6,200 00	5,300 00
50	N'l B'k of Redemption, Boston,	5,000	6,300 00	6,700 00
50	Freeman's Nat'l Bank, Boston,	5,000	5,000 00	5,900 00
50	State National Bank, Boston,	5,000	5,850 00	5,900 00
50	N'l B'k of No. America, Boston,	5,000	6,000 00	5,700 00
50	Eliot National Bank, Boston, .	5,000	6,550 00	6,100 00
63	Shawmut Nat'l Bank, Boston,	6,300	7,245 00	7,600 00
60	First Nat'l Bank, Chicopee, .	6,000	9,000 00	7,920 00
33	Franklin County Nat'l Bank, Greenfield,	3,300	3,630 00	4,550 00
200	Holyoke Nat'l Bank, Holyoke,	20,000	34,000 00	23,056 00

Hampden Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
40	Hadley Falls N'l B'k, Holyoke,	\$4,000	\$6,000 00	\$4,732 00
20	Monson Nat'l Bank, Monson, .	2,000	3,000 00	2,200 00
66	Hampshire Co. National Bank, Northampton,	6,600	8,250 00	7,225 00
30	First N'l Bank, Northampton,	3,000	4,200 00	3,000 00
40	First N'l B'k, Norwich, Conn., .	4,000	4,800 00	5,180 00
50	Uncas N'l B'k, Norwich, Conn.,	2,500	2,750 00	2,900 00
85	Thames Nat'l Bank, Norwich, Conn.,	8,500	13,600 00	12,285 00
423	Agawam N'l B'k, Springfield, .	42,300	44,415 00	46,700 00
230	Chapin N'l Bank, Springfield,	23,000	36,800 00	24,700 00
50	Chicopee N'l B'k, Springfield,	5,000	8,600 00	8,600 00
50	First Nat'l Bank, Springfield, .	5,000	7,000 00	6,525 00
65	Pyncheon N'l B'k, Springfield,	6,500	11,375 00	10,985 00
74	Third Nat'l Bank, Springfield,	7,400	16,280 00	11,560 00
75	Ware National Bank, Ware, .	7,500	9,000 00	10,050 00
50	John Hancock National Bank, Springfield,	5,000	6,075 00	6,075 00
		\$257,500	\$353,325 00	\$311,010 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Providence R.R. 4s, . .	\$50,000	\$52,500 00	\$50,000 00
Holyoke & Westfield R.R. 4s, . .	50,000	52,500 00	50,000 00
N. Y. & N. E. R.R. (terminal) 4s, .	50,000	52,500 00	50,000 00
Boston & Albany R.R. 5s,	50,000	55,000 00	50,000 00
Boston & Albany R.R. 4s,	50,000	53,000 00	50,000 00
Connecticut River R.R. 4s,	200,000	210,000 00	200,000 00
Boston & Lowell R.R. 4s,	50,000	52,500 00	50,000 00
	\$500,000	\$528,000 00	\$500,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$80,000 00	3 per cent.	\$115,000 00	4½ per cent.	\$1,650,370 00	5 per cent.
100,000 00	4 "				

Hampden Savings Bank — Concluded.

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$67,226 88
Assessed value of the same,	52,900 00
Net income received from same during year ending Oct. 31, 1894,	1,013 00
Number of loans which are of an amount not exceeding \$3,000 each,	340
Aggregate amount of the same,	476,220 00
Total number of loans upon real estate,	376
Amount of investments from which no income is received,	39,000 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	129,735 01
Times for the dividends fixed by the by-laws: February 15 and August 15.	
Rate and amount of each semi-annual dividend { 2 per cent., \$50,226 46 } during the year ending Oct. 31, 1894, { 2 per cent., 51,617 54 }	101,844 00
Number of accounts opened during the year ending Oct. 31, 1894,	935
Number of accounts closed during the year ending Oct. 31, 1894,	805
Total number of open accounts Oct. 31, 1894,	5,270
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	8,477 28
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	437,892 08
Number of same,	3,695
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	432,393 86
Number of same,	3,983
Date of examination by commissioner: June 7.	

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less,	2,890	\$48,906 92	To the credit —		
Exceeding \$50 and not more than \$100,	525	44,011 13	Of women, both adult and minor,	1,224	\$179,976 56
Exceeding \$100 and not more than \$200,	266	42,572 86	Of guardians,	21	8,872 06
Exceeding \$200 and not more than \$500,	282	100,650 82	Of religious and chari-table associations,	11	2,250 00
Exceeding \$500 and less than \$1,000,	116	82,057 81	In trust,	73	30,009 87
Of \$1,000 or more,	116	119,693 04			
Totals,	3,695	\$437,892 08			

HAMPSHIRE SAVINGS BANK — NORTHAMPTON.

Incorporated May 19, 1869. Present number of corporators, 32.

JOSEPHUS CRAFTS, *President.* LEWIS WARNER, *Treasurer.*
LEWIS WARNER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JOSEPHUS CRAFTS, JAMES M. FAY,
WILLIAM H. DICKINSON, J. H. DEMOND,
HENRY A. KIMBALL.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Bank stock as per schedule, .	\$208,830 42	Deposits,	\$1,274,078 98
Loans on bank stock,	29,150 00	Guaranty fund,	36,150 00
Railroad bonds as per schedule, .	30,000 00	Interest account,	8,665 60
Loans on railroad stock,	300 00	Profit and loss ac-	
Loans on real estate,	890,831 20	count,	19,416 22
Loans on personal security,	94,025 00		
Loans to counties, cities or towns			
(notes),	35,700 00		
Deposits in banks, on interest, . .	43,691 43		
Expense account,	3,823 90		
Cash on hand,	1,958 85		
	\$1,338,310 80		\$1,338,310 80

Cash on Deposit in Bank : —

Hampshire County National Bank, Northampton, \$43,691 43

Loans on Bank Stock, amount on each :—

On 17 shares Hampshire County National Bank, Northampton, . . . \$1,600 00
On 21 shares First National Bank, Northampton, 2,100 00
On 50 shares First National Bank, Easthampton, 5,000 00
On 5 shares First National Bank, Greenfield, 500 00
On 7 shares Franklin County National Bank, Greenfield, 550 00
On 15 shares Conway National Bank, Conway, 1,500 00
On 125 shares Park National Bank, Holyoke, 12,500 00
On 4 shares Hadley Falls National Bank, Holyoke, 400 00
On 50 shares Ware National Bank, Ware, 5,000 00

Loan on Railroad Stock :—

On 2 shares Boston & Albany R.R., \$300 00

Hampshire Savings Bank — Continued.*Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
5	Greylock Nat'l Bank, Adams,	\$500	\$750 00	\$750 00
100	North Nat'l Bank, Boston, .	10,000	12,300 00	12,661 00
80	Nat'l Bank of the Common- wealth, Boston,	8,000	11,800 00	8,635 00
14	Blackstone N'l Bank, Boston,	1,400	1,400 00	2,447 50
33	Howard Nat'l Bank, Boston, .	3,300	3,300 00	3,695 00
35	Shawmut Nat'l Bank, Boston,	3,500	4,200 00	4,477 50
32	N'l Hide & Leather B'k, Boston,	3,200	3,520 00	3,797 00
15	Nat'l B'k of Commerce, Boston,	1,500	1,725 00	2,505 00
62	Tremont Nat'l Bank, Boston, .	6,200	5,890 00	7,511 00
35	Continental Nat'l B'k, Boston,	3,500	4,200 00	4,030 00
8	N'l B'k of the Republic, Boston,	800	1,280 00	1,032 00
10	N'l B'k of No. America, Boston,	1,000	1,100 00	1,147 50
35	Market Nat'l Bank, Boston, .	3,500	3,150 00	4,219 37
7	Mt. Vernon N'l Bank, Boston,	700	875 00	896 00
44	Globe National Bank, Boston,	4,400	4,136 00	5,651 87
30	Merchants' Nat'l Bank, Boston,	3,000	4,920 00	4,260 00
9	Atlantic Nat'l Bank, Boston, .	900	1,125 00	1,221 75
33	Atlas Nat'l Bank, Boston, .	3,300	3,980 00	3,902 75
36	Eliot National Bank, Boston, .	3,600	4,932 00	4,640 00
7	Hamilton Nat'l Bank, Boston,	700	805 00	906 00
15	Massachusetts N'l B'k, Boston,	1,500	1,440 00	1,920 00
30	Suffolk National Bank, Boston,	3,000	3,000 00	3,870 00
22	National Revere Bank, Boston,	2,200	2,200 00	2,802 00
30	Shoe & Leather N'l B'k, Boston,	3,000	2,850 00	3,376 25
100	Third Nat'l Bank, Boston, .	10,000	9,500 00	10,600 93
50	Second Nat'l Bank, Boston, .	5,000	9,250 00	7,900 00
12	National Eagle Bank, Boston,	1,200	1,020 00	1,476 00
10	Manufacturers' N'l B'k, Boston,	1,000	1,000 00	1,040 00
34	First National Bank, Chicopee,	3,400	4,930 00	5,175 00
100	First N'l Bank, Easthampton,	10,000	15,000 00	12,420 00
20	City Nat'l Bank, Holyoke, .	2,000	2,220 00	2,000 00
10	Home Nat'l Bank, Holyoke, .	1,000	1,150 00	1,000 00
10	Park Nat'l Bank, Holyoke, .	1,000	1,550 00	1,505 00
333	Hampshire County National Bank, Northampton, . .	33,300	39,960 00	33,950 00
87	First N'l Bank, Northampton,	8,700	10,440 00	11,496 00
63	Northampton National Bank, Northampton,	6,300	10,080 00	10,702 50
36	Agawam N'l B'k, Springfield,	3,600	3,780 00	4,497 00
5	Chicopee N'l B'k, Springfield,	500	800 00	800 00
50	John Hancock National Bank, Springfield,	5,000	6,500 00	5,898 00
10	Berkshire County National Bank, No. Adams, . . .	1,000	1,100 00	1,050 00
12	Ware National Bank, Ware, .	1,200	1,380 00	1,624 00
13	Union Nat'l Bank, Weymouth,	1,300	1,430 00	1,592 50
28	Mechanics' N'l B'k, Worcester,	2,800	2,940 00	3,749 00
		\$171,000	\$208,908 00	\$208,830 42

Hampshire Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	\$10,000	\$10,150 00	\$10,000 00
Boston & Providence R R. 4s,	6,000	6,240 00	6,000 00
Fitchburg R R. 4s,	10,000	9,850 00	10,000 00
Fitchburg R.R. 5s,	4,000	4,200 00	4,000 00
	\$30,000	\$30,440 00	\$30,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$43,691 43	3 per cent.	\$98,200 00	4½ per cent.	\$883,806 20	5 per cent.
68,000 00	4 “				

Number of loans which are of an amount not exceeding \$3,000 each,	447	
Aggregate amount of the same,		\$489,614 86
Total number of loans upon real estate,	471	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		60,336 94
Times for the dividends fixed by the by-laws: May 15 and November 15.		
Rate and amount of each semi-annual dividend { 2 per cent., \$24,959 76 } during the year ending Oct. 31, 1894, { 2 per cent., 24,936 93 }		49,896 69
Number of accounts opened during the year ending Oct. 31, 1894,	543	
Number of accounts closed during the year ending Oct. 31, 1894,	437	
Total number of open accounts Oct. 31, 1894,	3,482	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		3,823 90
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		239,968 84
Number of same,	2,190	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		281,691 27
Number of same,	2,621	
Date of examination by commissioner: April 10.		

Hampshire Savings Bank — Concluded.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less, . . .	1,477	\$31,748 50	To the credit —		
Exceeding \$50 and not more than \$100, . . .	288	27,960 60	Of women, both adult and minor, . . .	945	\$96,071 87
Exceeding \$100 and not more than \$200, . . .	154	24,755 81	Of guardians, . . .	5	1,775 00
Exceeding \$200 and not more than \$500, . . .	180	66,590 64	Of religious and charitable associations, .	48	6,945 83
Exceeding \$500 and less than \$1,000, . . .	90	85,938 85	In trust,	19	8,610 74
Of \$1,000 or more, . . .	1	2,974 94			
Totals,	2,190	\$239,968 84			

HAVERHILL SAVINGS BANK — HAVERHILL.

Incorporated Feb. 8, 1828. Present number of corporators, 46.

ELBRIDGE G. WOOD, *President.* RAYMOND NOYES, *Treasurer.*
RAYMOND NOYES, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :
EBEN MITCHELL, ELBRIDGE G. WOOD,
DUDLEY PORTER.

Open for business every business day, except Saturday, 9 A.M. to 12.30 P.M.; 2 to 3.30 P.M.; Saturday, 9 A.M. to 12.30 P.M.; and for deposits only, 5 to 6.30 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$692,700 00	Deposits,	\$4,937,635 64
Bank stock as per schedule, .	493,850 00	Guaranty fund,	223,000 00
Loans on bank stock,	74,870 00	Interest account,	3,853 28
Railroad bonds as per schedule, .	671,000 00	Profit and loss ac-	
Loans on railroad bonds,	55,400 00	count,	25,454 85
Loans on railroad stock,	2,700 00	Premium account,	19,961 44
Real estate (for banking pur-			
poses),	33,023 25		
Loans on real estate,	1,408,650 00		
Loans on personal security,	1,576,760 00		
Loans to counties, cities or towns			
(notes),	33,000 00		
Loans on depositors' books,	290 00		
Deposits in banks, on interest,	145,949 09		
Deposits in banks, not on inter-			
est,	20,000 00		
Expense account,	53 18		
Cash on hand,	1,659 69		
	\$5,209,905 21		\$5,209,905 21

Cash on Deposit in Banks, amount in each : —

National Bank of Redemption, Boston,	\$10,705 53
Amesbury National Bank, Amesbury,	15,000 00
Haverhill National Bank, Haverhill,	70,243 56
First National Bank, Haverhill,	30,000 00
Merrimack National Bank, Haverhill,	40,000 00

Loans on Bank Stock, amount on each : —

On 25 shares Amesbury National Bank, Amesbury,	\$2,500 00
On 25 shares Amesbury National Bank, Amesbury,	2,500 00
On 100 shares Amesbury National Bank, Amesbury,	10,000 00
On 50 shares Faneuil Hall National Bank, Boston,	5,000 00

Haverhill Savings Bank — Continued.

On 7 shares Boston National Bank, Boston,	}	\$2,825 00
On 5 shares Tremont National Bank, Boston,		
On 12 shares Haverhill National Bank, Haverhill,		
On 10 shares Merrimack National Bank, Haverhill,		
On 162 shares Cocheco National Bank, Dover, N. H.,		11,000 00
On 100 shares Essex National Bank, Haverhill,		10,000 00
On 15 shares Merrimack National Bank, Haverhill,		525 00
On 22 shares Haverhill Safe Deposit and Trust Company, Haverhill,		2,000 00
On 50 shares Second National Bank, Haverhill,		5,000 00
On 30 shares Second National Bank, Haverhill,		3,000 00
On 27 shares Second National Bank, Haverhill,		2,700 00
On 10 shares Second National Bank, Haverhill,		1,000 00
On 10 shares Arlington National Bank, Lawrence,	}	1,820 00
On 10 shares Merchants' National Bank, Lawrence,		
On 25 shares Somerville National Bank, Somerville,	}	5,000 00
On 6 shares Second National Bank, Haverhill,		
On 25 shares Beacon Trust Company, Boston,		
On 100 shares Somerville National Bank, Somerville,	}	10,000 00
On 10 shares Haverhill Safe Deposit and Trust Company, Haverhill,		

Loan on Railroad Bonds, amount on each : —

On \$25,000 Boston & Albany R.R. 6s,	\$25,000 00
On \$27,000 Boston & Maine R.R. 4s,	25,000 00
On \$7,000 Boston & Maine R.R. 4s,	4,800 00
On \$1,000 Old Colony R.R. 6s,	600 00

Loan on Railroad Stock, amount on each : —

On 16 shares Boston & Albany R.R.,	\$2,400 00
On 2 shares Boston & Maine R.R.,	200 00
On 1 share Boston & Maine R.R.,	100 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Bradford, Mass., 4s,	\$41,200	\$41,406 00	\$41,200 00
of Bradford, Mass., 4½s,	8,500	8,840 00	8,500 00
of Brookline, Mass., 6s,	22,000	22,000 00	22,000 00
City of Boston, Mass., 4s,	150,000	151,625 00	150,000 00
of Cambridge, Mass., 4s,	40,000	42,200 00	40,000 00
of Chicago, Ill., 4s,	100,000	101,500 00	100,000 00*
of Cleveland, Ohio, 5s,	25,000	28,125 00	25,000 00
of Danbury, Conn., 4s,	25,000	25,000 00	25,000 00*
of Dayton, Ohio, 4s,	25,000	25,000 00	25,000 00*
of Des Moines, Iowa, 4s,	25,000	24,500 00	25,000 00
of Detroit, Mich., 4s,	50,000	51,000 00	50,000 00
of Fall River, Mass., 5s,	40,000	43,200 00	40,000 00
of Fall River, Mass., 6s,	6,000	6,410 00	6,000 00
of Haverhill, Mass., 3½s,	30,000	30,000 00	30,000 00
of Haverhill, Mass., 4s,	35,000	35,175 00	35,000 00

* Legal investments when made.

Haverhill Savings Bank — Continued.*Detailed Statement of Public Funds — Concluded.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Haverhill, Mass., 5s, . . .	\$5,000	\$5,050 00	\$5,000 00
of Lynn, Mass., 5s, . . .	5,000	5,475 00	5,000 00
of Lynn, Mass., 6s, . . .	10,000	10,200 00	10,000 00
of New Bedford, Mass., 4s, . . .	25,000	25,125 00	25,000 00
of Pawtucket, R. I., 4s, . . .	25,000	25,000 00	25,000 00
	\$692,700	\$719,831 00	\$692,700 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
32	Andover Nat'l Bank, Andover,	\$3,200	\$3,200 00	\$3,200 00
200	Atlas National Bank, Boston, .	20,000	23,400 00	20,000 00
136	Blackstone N'l Bank, Boston, .	13,600	13,600 00	13,600 00
267	Boston National Bank, Boston,	26,700	27,768 00	26,700 00
50	Central National Bank, Boston,	5,000	6,350 00	5,000 00
50	Columbian Nat'l Bank, Boston,	5,000	5,175 00	5,000 00
100	Continental Nat'l B'k, Boston, .	10,000	11,500 00	10,000 00
50	Eliot National Bank, Boston, .	5,000	6,550 00	5,000 00
50	Everett Nat'l Bank, Boston, .	5,000	4,162 50	5,000 00
100	Faneuil Hall Nat'l B'k, Boston,	10,000	13,075 00	10,000 00
50	First National Bank, Boston, .	5,000	11,750 00	5,000 00
187	Fourth National Bank, Boston,	18,700	22,159 50	18,700 00
100	Globe National Bank, Boston,	10,000	8,800 00	10,000 00
75	Hamilton Nat'l Bank, Boston,	7,500	8,287 50	7,500 00
150	Howard Nat'l Bank, Boston, .	15,000	14,512 50	15,000 00
100	Manufacturers' N'l B'k, Boston.	10,000	10,000 00	10,000 00
50	Merchants' N'l Bank, Boston.	5,000	7,887 50	5,000 00
267	N'l B'k of No. America, Boston.	26,700	30,705 00	26,700 00
254	N'l B'k of Redemption, Boston,	25,400	31,115 00	25,400 00
225	N'l B'k of the Republic, Boston,	22,500	35,775 00	22,500 00
150	National City Bank, Boston, .	15,000	12,300 00	15,000 00
100	National Eagle Bank, Boston,	10,000	8,000 00	10,000 00
150	Nat'l Exchange Bank, Boston,	15,000	19,012 50	15,000 00
200	N'l Hide & Leather B'k, Boston,	20,000	21,500 00	20,000 00
33	Nat'l Webster Bank, Boston, .	3,300	3,300 00	3,300 00
150	North National Bank, Boston,	15,000	17,400 00	15,000 00
150	Shawmut Nat'l Bank, Boston,	15,000	17,287 50	15,000 00
75	Shoe & Leather N'l B'k, Boston,	7,500	6,750 00	7,500 00
100	State National Bank, Boston, .	10,000	11,600 00	10,000 00
150	Suffolk Nat'l Bank, Boston, .	15,000	15,000 00	15,000 00
200	Third National Bank, Boston,	20,000	17,950 00	20,000 00
30	First National Bank, Chelsea, .	3,000	3,120 00	3,000 00

Haverhill Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
145	First Nat'l Bank, Haverhill, .	\$14,500	\$19,575 00	\$14,500 00
875	Haverhill N'l Bank, Haverhill,	37,500	56,250 00	37,500 00
300	Merrimack N'l Bank, Haverhill,	30,000	48,000 00	30,000 00
50	Bay State N'l Bank, Lawrence,	3,750	6,000 00	3,750 00
100	First National Bank, Malden,	10,000	15,500 00	10,000 00
		\$493,850	\$594,317 50	\$493,850 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$39,000	\$39,390 00	\$39,000 00
Boston & Maine R.R. 4½s, . . .	133,000	146,965 00	133,000 00
Boston & Providence R.R. 4s, . . .	141,000	148,050 00	141,000 00
Concord & Montreal R.R. 4s, . . .	75,000	76,125 00	75,000 00
Dexter & Piscataquis R.R. 4s, . . .	15,000	15,000 00	15,000 00
Fitchburg R.R. 4s,	50,000	49,000 00	50,000 00
Fitchburg R.R. 4½s,	50,000	50,000 00	50,000 00
Leeds & Farmington R.R. 6s, . . .	38,000	39,140 00	38,000 00
Maine Central R.R. 4½s,	50,000	52,500 00	50,000 00
Maine Central R.R. 7s,	10,000	10,900 00	10,000 00
Old Colony R.R. 4s,	25,000	26,250 00	25,000 00
Old Colony R.R. 6s,	15,000	15,625 00	15,000 00
Worcester, Nashua & Rochester R.R. 4s,	30,000	30,300 00	30,000 00
	\$671,000	\$699,245 00	\$671,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$10,705 53	2 per cent.	\$25,000 00	4½ per cent.	\$1,255,870 00	5 per cent.
120,243 56	3 "	408,800 00	4½ "	5,000 00	5½ "
30,000 00	3¾ "	377,300 00	4½ "	26,550 00	5½ "
780,490 00	4 "	50,000 00	4½ "	207,750 00	6 "

Haverhill Savings Bank — Concluded.

Amount invested in real estate for banking purposes,	\$33,023 25
Estimated value of the same,	33,023 25
Assessed value of the same,	21,250 00
Number of loans which are of an amount not exceeding \$3,000 each, . 531	
Aggregate amount of the same,	724,770 00
Total number of loans upon real estate,	605
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	243,538 56
Times for the dividends fixed by the by-laws: third Wednesday in April and October.	
Rate and amount of each semi-annual dividend { 2 per cent., \$93,496 36 } during the year ending Oct. 31, 1894, . . . { 2 per cent., 94,282 19 }	187,778 55
Number of accounts opened during the year ending Oct. 31, 1894,	1,681
Number of accounts closed during the year ending Oct. 31, 1894,	1,490
Total number of open accounts Oct. 31, 1894,	13,948
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	7,601 65
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	639,246 00
Number of same,	9,554
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	762,778 71
Number of same,	10,586
Date of examination by commissioner: October 30.	

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less,	7,267	\$147,102 00	To the credit —		
Exceeding \$50 and not more than \$100,	1,168	96,685 00	Of women, both adult and minor,	5,138	\$338,090 00
Exceeding \$100 and not more than \$200,	475	74,524 00	Of guardians,	39	5,241 00
Exceeding \$200 and not more than \$500,	457	160,962 00	Of religious and charitable associations,	122	25,127 00
Exceeding \$500 and less than \$1,000,	120	84,879 00	In trust,	57	10,651 00
Of \$1,000 or more,	67	75,064 00			
Totals,	9,554	\$639,246 00			

HAYDENVILLE SAVINGS BANK — HAYDENVILLE.

Incorporated March 17, 1869. Present number of corporators, 61.
C. D. WAITE, *President.* WILBUR M. PURRINGTON, *Treasurer.*
HENRY C. SMITH, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :
BYRON LOOMIS, GEORGE MARKS,
F. S. WARNER, WILSON DEWEY,
HENRY L. GRAVES.

Open for business every business day, 10 A.M. to 12 M.; 2 to 4 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$8,485 00	Deposits, . . .	\$325,545 76
Bank stock as per schedule, .	70,047 29	Guaranty fund, .	11,500 00
Railroad bonds as per schedule, .	5,060 00	Interest account, .	1,892 03
Real estate by foreclosure, .	700 00	Profit and loss ac-	
Loans on real estate, . . .	196,182 21	count, . . .	928 04
Loans on personal security, .	47,023 07		
Loans to counties, cities or towns			
(notes),	6,125 00		
Loans on depositors' books, .	400 00		
Deposits in banks, on interest, .	5,087 88		
Deposit in bank, not on interest, .	23 86		
Expense account,	423 88		
Cash on hand,	307 64		
	\$339,865 83		\$339,865 83

Cash on Deposit in Banks, amount in each :—

Hampshire County National Bank, Northampton,	\$2,075 80
Home National Bank, Holyoke,	23 86
Park National Bank, Holyoke,	3,012 08

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Sioux City, Iowa, 6s,	\$8,200	\$8,600 00	\$8,485 00

Haydenville Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	First Nat'l Bank, Amherst, .	\$5,000	\$7,650 00	\$7,520 00
46	Conway Nat'l Bank, Conway,	4,600	5,428 00	5,399 13
50	Danbury N'l Bank, Danbury, Conn.,	5,000	6,250 00	6,600 00
43	First N'l Bank, Easthampton,	4,300	6,020 00	5,290 00
50	City National Bank, Holyoke,	5,000	5,750 00	5,625 00
60	Home Nat'l Bank, Holyoke, .	6,000	7,080 00	6,165 00
70	First N'l Bank, Northampton,	7,000	8,050 00	9,105 50
50	Hampshire County National Bank, Northampton, . .	5,000	6,000 00	6,041 66
18	Northampton National Bank, Northampton,	1,800	2,880 00	3,070 00
22	Southington National Bank, Southington, Conn., . .	2,200	2,530 00	2,331 00
10	Chicopee N'l B'k, Springfield,	1,000	1,800 00	1,700 00
10	First Nat'l Bank, Springfield,	1,000	1,450 00	1,450 00
48	John Hancock National Bank, Springfield,	4,800	5,520 00	6,000 00
25	Park Nat'l Bank, Holyoke, .	2,500	3,875 00	3,750 00
		\$55,200	\$70,283 00	\$70,047 29

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s,	\$2,000	\$2,000 00	\$1,915 00
Fitchburg R.R. 5s,	3,000	3,165 00	3,145 00
	\$5,000	\$5,165 00	\$5,060 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$2,075 80	3 per cent.	\$2,000 00	4½ per cent.	\$75,315 21	5½ per cent.
3,012 08	4 "	25,111 48	5 "	147,303 59	6 "

Haydenville Savings Bank — Concluded.

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$700 00
Assessed value of the same,	1,000 00
Number of loans which are of an amount not exceeding \$3,000 each, 381	
Aggregate amount of the same,	217,430 28
Total number of loans upon real estate,	224
Amount of investments from which no income is received,	3,660 36
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	17,341 22
Times for the dividends fixed by the by-laws : second Tuesday in January and July.	
Rate and amount of each semi-annual dividend { 2 per cent., \$6,160 07 } during the year ending Oct. 31, 1894, { 2 per cent., 6,253 08 }	12,413 15
Number of accounts opened during the year ending Oct. 31, 1894,	226
Number of accounts closed during the year ending Oct. 31, 1894,	207
Total number of open accounts Oct. 31, 1894,	1,049
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	1,712 70
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	86,711 41
Number of same,	889
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	91,221 08
Number of same,	872
Date of examination by commissioner : March 5.	

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less,	606	\$11,212 60	To the credit —		
Exceeding \$50 and not more than \$100,	133	10,747 23	Of women, both adult and minor,	263	\$27,791 17
Exceeding \$100 and not more than \$200,	59	8,833 27	Of guardians,	10	402 48
Exceeding \$200 and not more than \$500,	49	18,188 32	Of religious and chari-table associations,	4	1,629 98
Exceeding \$500 and less than \$1,000,	19	14,291 89	In trust,	8	2,087 67
Of \$1,000 or more,	23	23,438 10			
Totals,	889	\$86,711 41			

HINGHAM INSTITUTION FOR SAVINGS—HINGHAM.

Incorporated April 2, 1834. Present number of corporators, 55.

ENOS LORING, *President.* HENRY C. HARDING, *Treasurer.*
HENRY C. HARDING, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

ENOS LORING, EDMUND HERSEY, 2d,
ELIJAH SHUTE, FRANCIS H. LINCOLN.

Open for business every business day, 8 A.M. to 12 M. ; 1.30 to 4 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$75,000 00	Deposits,	\$2,150,778 21
Loan on public funds,	1,000 00	Guaranty fund,	87,400 00
Bank stock as per schedule,	148,260 00	Profit and loss ac-	
Loan on bank stock,	16,000 00	count,	51,061 44
Railroad bonds as per schedule,	74,625 00	Suspense account,	1,958 16
Real estate (for banking pur-			
poses),	3,000 00		
Real estate by foreclosure,	3,090 00		
Loans on real estate,	1,241,503 00		
Loans on personal security,	550,200 00		
Loans to counties, cities or towns			
(notes),	68,400 00		
Loans on depositors' books,	350 00		
Deposits in banks, on interest,	69,862 87		
Deposits in banks, not on interest,	13,360 08		
Expense account,	2,841 77		
Lawrence Duck Company stock,*	22,000 00		
Boston & Provincetown Steam-			
ship Company stock,*	300 00		
Cash on hand,	1,405 09		
	\$2,291,197 81		\$2,291,197 81

Cash on Deposit in Banks, amount in each :—

Shoe and Leather National Bank, Boston,	\$69,862 87
National Webster Bank, Boston,	6,281 91
Hingham National Bank, Hingham,	7,078 17

* Taken to secure indebtedness.

Hingham Institution for Savings — Continued.

Loan on Public Funds :—
On \$1,000 United States 4s, \$1,000 00

Loan on Bank Stock :—
On 200 shares Broadway National Bank, Boston, \$16,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s,	\$50,000	\$51,000 00	\$50,000 00
of Des Moines, Iowa, 4½s,	25,000	26,000 00	25,000 00
	\$75,000	\$77,000 00	\$75,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
7	Abington N'l Bank, Abington,	\$700	\$840 00	\$700 00
38	Atlantic Nat'l Bank, Boston, .	3,800	4,664 50	3,800 00
75	Atlas National Bank, Boston,	7,500	8,775 00	7,500 00
54	National City Bank, Boston, .	5,400	4,428 00	5,400 00
82	N'l B'k of Commerce, Boston,	8,200	9,430 00	8,200 00
100	National Eagle Bank, Boston,	10,000	8,000 00	10,000 00
50	First National Bank, Boston, .	5,000	11,750 00	5,000 00
46	Globe Nat'l Bank, Boston, .	4,600	4,048 00	4,600 00
42	Hamilton Nat'l B'k, Boston, .	4,200	4,641 00	4,200 00
36	Market Nat'l Bank, Boston, .	3,600	3,060 00	3,600 00
20	Massachusetts N'l B'k. Boston,	2,000	1,900 00	2,000 00
75	Merchants' N'l Bank, Boston, .	7,500	11,831 25	7,500 00
20	New England N'l B'k, Boston,	2,000	3,120 00	2,000 00
80	N'l B'k of No. America, Boston,	8,000	9,200 00	8,000 00
75	N'l B'k of the Republic, Boston,	7,500	11,925 00	7,500 00
112	National Revere Bank, Boston,	11,200	10,640 00	11,200 00
100	Shoe & Leather N'l B'k, Boston,	10,000	9,000 00	10,000 00
26	State National Bank, Boston, .	2,600	3,016 00	2,600 00
36	Suffolk National Bank, Boston,	3,600	3,600 00	3,600 00
100	Tremont Nat'l Bank. Boston, .	10,000	8,800 00	10,000 00
50	National Union Bank, Boston,	5,000	6,712 50	5,000 00
40	Nat'l Webster Bank, Boston, .	4,000	4,000 00	4,000 00
20	Brockton N'l Bank, Brockton,	2,000	2,300 00	2,000 00
30	First National Bank, Chelsea,	3,000	3,120 00	3,000 00
178	Hingham Nat'l B'k, Hingham,	12,460	12,816 00	12,460 00
16	Old Colony N'l B'k, Plymouth,	1,600	2,400 00	1,600 00
28	Nat'l Union B'k, Weymouth, .	2,800	2,856 00	2,800 00
		\$148,260	\$166,873 25	\$148,260 00

Hingham Institution for Savings — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Eastern R.R. 6s,	\$6,000	\$7,820 00	\$6,000 00
Fitchburg R.R. 5s,	30,000	31,500 00	30,550 00
Old Colony R.R. 6s,	2,000	2,060 00	2,000 00
Upper Coos R.R. 4½s,	15,000	15,900 00	15,750 00
Maine Central R.R. 4s,	10,000	10,000 00	10,075 00
Boston & Lowell R.R. 4s,	10,000	10,175 00	10,250 00
	\$73,000	\$76,955 00	\$74,625 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$3,000 00	0 per cent.	\$106,000 00	4½ per cent.	\$64,900 00	5½ per cent.
69,862 87	2 “	256,950 00	4½ “	93,643 00	6 “
76,000 00	3¼ “	897,155 00	5 “	13,105 00	7 “
366,700 00	4 “				

Amount invested in real estate for banking purposes,	\$3,000 00
Estimated value of the same,	3,000 00
Assessed value of the same,	2,500 00
Value, by books, of other real estate held or owned by foreclosure or otherwise,	3,090 00
Assessed value of the same,	4,020 00
Net income received from same during year ending Oct. 31, 1894, . . .	95 90
Number of loans which are of an amount not exceeding \$3,000 each, 311	
Aggregate amount of the same,	347,918 00
Total number of loans upon real estate,	447
Amount of investments from which no income is received,	4,200 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	112,238 07
Times for the dividends fixed by the by-laws: first Tuesday in January and July.	
Rate and amount of each semi-annual dividend { 2 per cent., \$41,821 71 } during the year ending Oct. 31, 1894, { 2 per cent., 41,879 09 }	83,700 80
Number of accounts opened during the year ending Oct. 31, 1894, . . .	358
Number of accounts closed during the year ending Oct. 31, 1894, . . .	342
Total number of open accounts Oct. 31, 1894,	4,527
Total expenses of the corporation for the year ending Oct. 31, 1894, exclusive of taxes,	4,150 42

Hingham Institution for Savings — Concluded.

Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894, \$175,454 06
Number of same, 1,824
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894, 239,748 99
Number of same, 2,310
Date of examination by commissioner : October 12.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less, . . .	1,183	\$24,198 91	To the credit —		
Exceeding \$50 and not more than \$100, . . .	294	24,806 25	Of women, both adult and minor, . . .	941	\$92,816 43
Exceeding \$100 and not more than \$200, . . .	150	23,898 99	Of guardians, . . .	31	1,295 30
Exceeding \$200 and not more than \$500, . . .	129	46,505 14	Of religious and charitable associations, . .	25	8,755 04
Exceeding \$500 and less than \$1,000, . . .	45	32,934 82	In trust,	304	33,074 25
Of \$1,000 or more, . .	23	23,109 94			
Totals,	1,824	\$175,454 06			

HOLLISTON SAVINGS BANK—HOLLISTON.

Incorporated Feb. 27, 1872. Present number of corporators, 57.

DANIEL C. MOWRY, *President.* ORRIN THOMSON, *Treasurer.*
ORRIN THOMSON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

GEO A. BARTLETT, JOSEPH H. DEWING,
URIEL CUTLER, HIRAM LAKE,
CHAS. F. THAYER, JAMES H. LELAND.

Open for business every business day, except Saturday, 9 A.M. to 12 M.; 1.30 to 3.30 P.M.;
Saturday, 9 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$4,000 00	Deposits,	\$377,555 17
Bank stock as per schedule, .	26,662 50	Guaranty fund,	19,200 00
Loans on bank stock,	5,852 00	Interest account,	17,031 43
Railroad bonds as per schedule, .	20,700 00		
Real estate by foreclosure,	4,670 00		
Loans on real estate,	242,615 00		
Loans on personal security,	56,916 00		
Loans to counties, cities or towns (notes),	32,000 00		
Deposits in banks, on interest,	17,864 34		
Deposits in banks, not on interest,	2,000 00		
Cash on hand,	506 76		
	\$413,786 60		\$413,786 60

Cash on Deposit in Banks, amount in each : —

National Bank of the Commonwealth, Boston, \$5,023 06
Holliston National Bank, Holliston, 14,841 28

Loans on Bank Stock, amount on each : —

On 35 shares Central National Bank, Boston, \$2,142 00
On 54 shares Holliston National Bank, Holliston, 3,710 00

Holliston Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Milwaukee, Wis., 5s, . . .	\$4,000	\$4,430 00	\$4,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
24	State Nat'l Bank, Boston, .	\$2,400	\$2,784 00	\$2,400 00
34	National Bank of the Common- wealth, Boston, . . .	3,400	4,420 00	3,400 00
5	Blackstone Nat'l B'k, Boston, .	500	500 00	500 00
25	Shoe & Leather N'l B'k, Boston, .	2,500	2,250 00	2,462 50
30	Home Nat'l Bank, Brockton, .	3,000	5,250 00	3,000 00
30	Franklin Nat'l Bank, Franklin, .	3,000	3,300 00	3,000 00
60	Holliston N'l Bank, Holliston, .	6,000	6,300 00	6,000 00
15	People's N'l B'k, Marlborough, .	1,500	1,680 00	1,500 00
20	Blue Hill Nat'l Bank, Milton, .	2,000	2,220 00	2,000 00
24	Framingham National Bank, South Framingham, . . .	2,400	3,000 00	2,400 00
		\$26,700	\$31,704 00	\$26,662 50

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 5s,	\$8,000	\$8,060 00	\$8,000 00
Old Colony R.R. 6s,	2,000	2,100 00	2,000 00
Salem & Lowell R.R. 6s,	5,700	6,098 00	5,700 00
Boston & Albany R.R. 4s,	5,000	5,250 00	5,000 00
	\$20,700	\$21,508 00	\$20,700 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$17,864 34	1½ per cent.	\$1,900 00	4½ per cent.	\$33,000 00	5½ per cent.
9,000 00	3½ "	33,010 00	5 "	229,473 00	6 "
31,000 00	4 "				

Holliston Savings Bank — Concluded.

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$4,670 00
Assessed value of the same,	6,300 00
Net income received from same during year ending Oct. 31, 1894,	161 88
Number of loans which are of an amount not exceeding \$3,000 each, 310	
Aggregate amount of the same,	216,421 00
Total number of loans upon real estate,	288
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	22,646 26
Times for the dividends fixed by the by-laws: first Tuesday in June and December.	
Rate and amount of each semi-annual dividend { 2 per cent., \$7,313 69 } during the year ending Oct. 31, 1894, . . . { 2 per cent., 7,078 99 }	14,392 68
Number of accounts opened during the year ending Oct. 31, 1894,	165
Number of accounts closed during the year ending Oct. 31, 1894,	136
Total number of open accounts Oct. 31, 1894,	1,234
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	1,849 36
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	69,909 06
Number of same,	799
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	80,849 04
Number of same,	1,009
Date of examination by commissioner: May 8.	

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less,	572	\$10,544 41	To the credit—		
Exceeding \$50 and not more than \$100,	100	8,207 63	Of women, both adult and minor,	413	\$34,312 81
Exceeding \$100 and not more than \$200,	36	5,690 18	Of guardians,	4	2,036 50
Exceeding \$200 and not more than \$500,	59	20,696 68	Of religious and charitable associations,	32	1,991 85
Exceeding \$500 and less than \$1,000,	21	13,676 10	In trust,	66	5,044 40
Of \$1,000 or more,	11	11,104 06			
Totals,	799	\$69,909 06			

HOLYOKE SAVINGS BANK—HOLYOKE.

Incorporated Feb. 21, 1855. Present number of corporators, 86.

GEORGE W. PRENTISS, *President.*R. B. JOHNSON, *Treasurer.*
C. W. JOHNSON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

GEORGE W. PRENTISS,LEVI PERKINS,
WILLIAM WHITING,ROBERT RUSSELL.

Open for business every business day, 9 A.M. to 4 P.M. ; Saturdays, 7 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$373,650 00	Deposits,	\$2,767,684 07
Loan on public funds,	600 00	Guaranty fund,	100,000 00
Bank stock as per schedule,	261,200 00	Interest account,	58,832 53
Loans on bank stock,	17,000 00		
Railroad bonds as per schedule,	506,900 00		
Real estate by foreclosure,	9,398 35		
Loans on real estate,	1,239,996 00		
Loans on personal security,	341,770 00		
Loans to counties, cities or towns (notes),	1,750 00		
Loans on depositors' books,	400 00		
Deposits in banks, on interest,	134,734 71		
Expense account,	2,582 89		
Furniture and fixtures,	5,000 00		
Cash on hand,	81,535 15		
	\$2,926,516 60		\$2,926,516 60

Cash on Deposit in Banks, amount in each : —

Holyoke National Bank, Holyoke,	\$42,239 38
National Bank of the Commonwealth, Boston,	22,495 33
City National Bank, Holyoke,	50,000 00
Agawam National Bank, Springfield,	10,000 00
Pynchon National Bank, Springfield,	10,000 00

Holyoke Savings Bank — Continued.

Loan on Public Funds : —
On \$600 United States 4s, \$600 00

Loans on Bank Stock, amount on each : —
On 32 shares Holyoke National Bank, Holyoke, }
On 15 shares Springfield Safe Deposit and Trust Company, Springfield, } \$5,100 00
On 5 shares Home National Bank, Holyoke, }
On 20 shares Holyoke National Bank, Holyoke, 2,000 00
On 27 shares Holyoke National Bank, Holyoke, 2,500 00
On 40 shares Holyoke National Bank, Holyoke, 2,200 00
On 10 shares City National Bank, Holyoke, 1,000 00
On 3 shares Hadley Falls National Bank, Holyoke, }
On 10 shares Home National Bank, Holyoke, } 1,200 00
On 4 shares Third National Bank, Springfield, 400 00
On 26 shares Palmer National Bank, Palmer, 2,600 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s,	\$25,000	\$26,000 00	\$25,000 00
of Boston, Mass, 6s,	4,000	4,800 00	4,000 00
of Chelsea, Mass., 6s,	1,000	1,000 00	1,000 00
of Cleveland, Ohio, 5s,	48,150	49,890 00	48,150 00
of Cleveland, Ohio, 6s,	13,000	13,320 00	13,000 00
of Dayton, Ohio, 5s,	2,000	2,038 00	2,000 00*
of Dayton, Ohio, 6s,	13,000	13,720 00	13,000 00*
of Detroit, Mich., 7s,	9,000	10,000 00	9,000 00
of Fall River, Mass., 6s,	3,000	3,300 00	3,000 00
of Grand Rapids, Mich., 5s,	32,000	32,630 00	32,000 00
of Grand Rapids, Mich., 8s,	10,000	10,200 00	10,000 00
of Holyoke, Mass, 4s,	2,000	2,040 00	2,000 00
of Holyoke, Mass., 6s,	8,000	8,800 00	8,000 00
of Lewiston, Me., 5s,	3,500	3,850 00	3,500 00
of Milwaukee, Wis., 7s,	20,000	20,800 00	20,000 00
of Milwaukee, Wis., 5s,	18,500	20,350 00	18,500 00
of Pawtucket, R. I., 7s,	25,000	25,500 00	25,000 00
of Springfield, Ohio, 5s,	17,000	18,700 00	17,000 00
of Akron, Ohio, 5s,	30,000	30,780 00	30,000 00
of Bangor, Me., 7s,	7,000	7,700 00	7,000 00
of Bay City, Mich., 5s,	20,000	20,900 00	20,000 00
of Fort Wayne, Ind, 4½s,	6,000	6,600 00	6,000 00
Town of Hinsdale, N. H., 5s,	500	510 00	500 00
City of Oshkosh, Wis., 4½s,	10,000	10,200 00	10,000 00
of Rockford, Ill., 4½s,	14,000	14,700 00	14,000 00
of Saginaw, Mich., 5s,	10,000	10,500 00	10,000 00
of Saginaw, Mich., 4½s,	12,000	12,960 00	12,000 00
of Youngstown, Ohio, 5s,	10,000	10,500 00	10,000 00
	\$373,650	\$392,288 00	\$373,650 00

* Legal investments when made.

Holyoke Savings Bank — Continued.*Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
20	Greylock Nat'l Bank, Adams, .	\$2,000	\$3,000 00	\$2,000 00
22	First National Bank, Adams, .	2,200	3,000 00	2,200 00
50	First Nat'l Bank, Amherst, .	5,000	7,500 00	5,000 00
20	Miller's River N'l Bank, Athol, .	2,000	3,800 00	2,000 00
20	First Nat'l Bank, Chicopee, .	2,000	3,000 00	2,000 00
37	Rollstone N'l B'k, Fitchburg, .	3,700	5,550 00	3,700 00
48	Franklin Co N'l B'k, Greenfield, .	4,800	4,800 00	4,800 00
5	First Nat'l Bank, Greenfield, .	500	1,000 00	500 00
2	First Nat'l Bank, Haverhill, .	200	300 00	200 00
38	Conway Nat'l Bank, Conway, .	3,800	4,750 00	3,800 00
42	First N'l Bank, Easthampton, .	4,200	5,000 00	4,200 00
1	Merrimack N'l Bank, Haverhill, .	100	* 150 00	100 00
380	Holyoke N'l Bank, Holyoke, .	38,000	57,000 00	38,000 00
220	Hadley Falls N'l B'k, Holyoke, .	22,000	33,000 00	28,800 00
8	City National Bank, Holyoke, .	800	880 00	800 00
60	Home Nat'l Bank, Holyoke, .	6,000	6,900 00	6,000 00
17	Railroad Nat'l Bank, Lowell, .	1,700	2,000 00	1,700 00
25	Monson Nat'l Bank, Monson, .	2,500	3,750 00	2,500 00
5	First N'l Bank, Newburyport, .	500	500 00	500 00
100	Northampton National Bank, Northampton, .	10,000	17,500 00	13,960 00
20	Hampshire Co. National Bank, Northampton, .	2,000	2,400 00	2,000 00
151	First N'l Bank, Northampton, .	15,100	18,500 00	18,400 00
38	Palmer Nat'l Bank, Palmer, .	3,800	4,700 00	3,800 00
11	Pittsfield N'l Bank, Pittsfield, .	1,100	1,650 00	1,100 00
50	Agawam N'l Bank, Springfield, .	5,000	5,000 00	5,000 00
97	Chicopee N'l B'k, Springfield, .	9,700	12,800 00	12,900 00
15	City Nat'l Bank, Springfield, .	1,500	1,875 00	1,500 00
178	First Nat'l Bank, Springfield, .	17,800	22,250 00	21,500 00
50	Second N'l Bank, Springfield, .	5,000	8,000 00	9,000 00
205	Third Nat'l Bank, Springfield, .	20,500	41,000 00	31,500 00
87	John Hancock National Bank, Springfield, .	8,700	10,500 00	9,900 00
27	Townsend N'l B'k, Townsend, .	9,700	11,640 00	12,000 00
26	Ware National Bank, Ware, .	2,600	3,000 00	2,600 00
4	First Nat'l Bank, Westfield, .	400	600 00	400 00
50	First Nat'l Bank, Worcester, .	5,000	8,500 00	5,000 00
25	Springfield N'l B'k, Springfield, .	2,500	3,125 00	2,500 00
		\$222,400	\$318,920 00	\$261,200 00

Holyoke Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 6s,	\$21,000	\$21,210 00	\$21,000 00
Boston & Lowell R.R. 4s,	19,000	19,190 00	19,000 00
Boston & Lowell R.R. 5s,	16,000	16,700 00	16,000 00
Boston & Lowell R.R. 6s,	33,000	34,000 00	33,000 00
Boston & Lowell R.R. 7s,	22,100	22,880 00	22,000 00
Boston, Winthrop & Shore R.R. 5s,	25,000	27,000 00	25,000 00
Boston, Revere Beach & Lynn R.R. 6s,	35,000	37,000 00	35,000 00
Cheshire R.R. 6s,	27,000	29,000 00	27,000 00
Fitchburg R.R. 4s,	15,000	15,000 00	15,000 00
Fitchburg R.R. 5s,	25,000	26,180 00	25,000 00
Lowell & Lawrence R.R. 6s,	8,000	8,350 00	8,000 00
Leeds & Farmington R.R. 6s,	10,800	11,200 00	10,800 00
Holyoke & Westfield R.R. 4s,	50,000	50,000 00	50,000 00
Maine Central R.R. 6s,	6,000	6,600 00	6,000 00
Maine Central R.R. 7s,	18,500	22,800 00	18,500 00
Nashua & Lowell R.R. 5s,	1,000	1,040 00	1,000 00
New York, Prov. & Boston R.R. 7s,	5,000	5,750 00	5,000 00
Norwich & Worcester R.R. 6s,	16,000	16,900 00	16,000 00
Old Colony R.R. 6s,	82,000	85,780 00	82,000 00
Portland & Kennebec R.R. 6s,	38,600	39,000 00	38,600 00
Portland & Ogdensburg R.R. 6s,	27,000	29,500 00	27,000 00
Vermont & Massachusetts R.R. 5s,	6,000	6,400 00	6,000 00
	\$506,900	\$531,480 00	\$506,900 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$22,495 33	2 per cent.	\$50,000 00	4½ per cent.	\$128,098 00	5½ per cent.
62,239 38	4 "	1,341,230 00	5 "	132,190 00	6 "

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$9,398 35
Assessed value of the same,	6,730 00
Net income received from same during year ending Oct. 31, 1894,	122 00
Number of loans which are of an amount not exceeding \$3,000 each,	309
Aggregate amount of the same,	376,066 00
Total number of loans upon real estate,	345
Gross amount of interest or profits received or earned, as per books, during year ending Oct 31, 1894,	152,635 42
Times for the dividends fixed by the by-laws: third Monday in January and July.	

Holyoke Savings Bank—Concluded.

Rate and amount of each semi-annual dividend { 2 per cent., \$51,576 83 } \$102,812 73	
during the year ending Oct. 31, 1894, . . . { 2 per cent., 51,235 90 }	
Number of accounts opened during the year ending Oct. 31, 1894,	1,595
Number of accounts closed during the year ending Oct. 31, 1894,	1,603
Total number of open accounts Oct. 31, 1894,	7,685
Total expenses of the corporation, for the year ending Oct. 31, 1894 (ex-	
clusive of taxes),	8,414 96
Amount of deposits, not including dividends, received during the year	
ending Oct. 31, 1894,	612,460 00
Number of same,	11,321
Amount of withdrawals, including dividends, during the year ending Oct.	
31, 1894,	656,789 50
Number of same,	9,485
Date of examination by commissioner: April 12.	

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num- ber.	Amount.		Num ber.	Amount.
Of \$50 and less,	9,109	\$175,446 00	To the credit —		
Exceeding \$50 and not			Of women, both adult		
more than \$100,	1,214	97,064 00	and minor,	5,441	\$288,258 00
Exceeding \$100 and not			Of guardians,	15	6,666 00
more than \$200,	481	73,830 00	Of religious and chari-		
Exceeding \$200 and not			table associations,	173	20,158 00
more than \$500,	349	119,867 00	In trust,	31	7,002 00
Exceeding \$500 and less					
than \$1,000,	105	75,941 00			
Of \$1,000 or more,	63	70,312 00			
Totals,	11,321	\$612,460 00			

HOME SAVINGS BANK — BOSTON.

Incorporated March 17, 1869. Present number of corporators, 49.

CHARLES H. ALLEN, *President.* CHARLES J. HAYDEN, *Treasurer.*
CHARLES J. HAYDEN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

CHARLES H. ALLEN, THOMAS F. TEMPLE,
JOHN W. LEIGHTON, NEWTON TALBOT,
ALBERT T. WHITING, HENRY C. JACKSON.

Open for business every business day, 9 A.M. to 2 P.M.; and Saturday, for deposits,
till 8 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$220,448 20	Deposits,	\$5,059,488 00
Loans on public funds,	7,500 00	Guaranty fund,	239,000 00
Bank stock as per schedule, . .	397,200 00	Interest account,	42,184 79
Loans on bank stock,	25,100 00	Profit and loss ac-	
Railroad bonds as per schedule, .	192,300 00	count,	65,034 55
Loans on railroad stock,	10,000 00		
Loans on real estate,	2,591,631 66		
Loans on personal security, . . .	1,639,124 13		
Loans to counties, cities or towns			
(notes),	8,000 00		
Deposits in banks, on interest, .	305,129 93		
Expense account,	1,288 48		
Suspense account,	161 82		
Cash on hand,	7,823 12		
	\$5,405,707 34		\$5,405,707 34

Cash on Deposit in Banks, amount in each :—

Central National Bank, Boston,	\$120,630 00
Boylston National Bank, Boston,	84,499 93
National Bank of North America, Boston,	100,000 00

Loan on Public Funds :—

On \$7,000 United States 4s, reg,	\$7,500 00*
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* This loan has been reduced within the legal limit.

Home Savings Bank — Continued.

Loans on Bank Stock, amount on each :—

On 81 shares Central National Bank, Boston,	.	.	.	.	.	\$8,100 00
On 20 shares Central National Bank, Boston,	.	.	.	.	.	2,000 00
On 32 shares Boylston National Bank, Boston,	.	.	.	.	.	3,200 00
On 15 shares National Market Bank, Brighton,	.	.	.	.	.	300 00
On 15 shares Security National Bank, Boston,	.	.	.	.	.	1,500 00
On 50 shares Fitchburg National Bank, Fitchburg,	.	.	.	.	.	5,000 00
On 25 shares Fitchburg National Bank, Fitchburg,	.	.	.	.	.	5,000 00
On 25 shares Miller's River National Bank, Athol,	}	

Loan on Railroad Stock :—

On 100 shares Boston & Albany R.R.,	\$10,000 00
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Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Akron, Ohio, 5s,	\$21,000 00	\$21,630 00	\$21,000 00
of Bay City, Mich., 8s,	5,500 00	7,390 00	5,500 00
of Canton, Ohio, 5s,	17,000 00	17,335 00	17,000 00*
of Cleveland, Ohio, 5s,	37,000 00	37,740 00	37,000 00
of Cleveland, Ohio, 6s,	2,000 00	2,070 00	2,000 00
of Cambridge, Mass., 6s,	1,000 00	1,010 00	1,000 00
of Chicago, Ill., 7s,	6,000 00	6,120 00	6,000 00*
of Dayton, Ohio, 5s,	25,000 00	25,500 00	25,000 00*
of Dayton, Ohio, 6s,	15,000 00	15,150 00	15,000 00*
of Dubuque, Iowa, 6s,	5,000 00	5,100 00	5,000 00
of Detroit, Mich., 4s,	23,448 20	23,448 20	23,448 20
of Indianapolis, Ind., 7.30s, . .	4,000 00	4,080 00	4,000 00
of Lowell, Mass., 4½s,	15,500 00	15,577 50	15,500 00
of Northampton, Mass., 4s, . .	25,000 00	25,500 00	25,000 00
of Springfield, Mass., 7s,	2,000 00	2,265 00	2,000 00
of Springfield, Ohio, 5s,	4,000 00	4,075 00	4,000 00
of Springfield, Ohio, 6s,	10,000 00	10,630 00	10,000 00
Town of Hyde Park, Mass, 4s, . .	2,000 00	2,010 00	2,000 00
	\$220,448 20	\$226,630 70	\$220,448 20

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Atlantic Nat'l Bank, Boston, .	\$5,000	\$6,137 50	\$5,000 00
200	Atlas National Bank, Boston, .	20,000	23,400 00	20,000 00
66	Blackstone N'l Bank, Boston,	6,600	6,600 00	6,600 00
50	Boston Nat'l Bank, Boston, .	5,000	5,200 00	5,000 00
75	Columbian N'l Bank, Boston, .	7,500	7,762 50	7,500 00
23	Continental N'l Bank, Boston,	2,300	2,645 00	2,300 00
100	Eliot National Bank, Boston, .	10,000	13,100 00	10,000 00
70	Everett Nat'l Bank, Boston, .	7,000	5,827 50	7,000 00

Home Savings Bank — Continued.*Detailed Statement of Bank Stocks — Concluded*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
125	First National Bank, Boston, .	\$12,500	\$29,375 00	\$12,500 00
100	Freeman's Nat'l Bank, Boston,	10,000	9,000 00	10,000 00
160	Hamilton Nat'l Bank, Boston,	16,000	17,680 00	16,000 00
100	N'l Hide & Leather B'k, Boston,	10,000	10,750 00	10,000 00
150	Howard Nat'l Bank, Boston, .	15,000	14,512 50	15,000 00
50	Nat'l Market Bank, Brighton,	5,000	4,462 50	5,000 00
150	Market National Bank, Boston,	15,000	12,750 00	15,000 00
75	Mt. Vernon N'l Bank, Boston,	7,500	9,000 00	7,500 00
50	Massachusetts N'l B'k, Boston,	5,000	4,750 00	5,000 00
200	Merchants' Nat'l Bank, Boston,	20,000	31,550 00	20,000 00
200	New England N'l B'k, Boston,	20,000	31,650 00	20,000 00
200	North National Bank, Boston,	20,000	23,200 00	20,000 00
50	N'l B'k of No. America, Boston,	5,000	5,750 00	5,000 00
150	N'l B'k of Redemption, Boston,	15,000	18,375 00	15,000 00
200	N'l B'k of the Republic, Boston,	20,000	31,800 00	20,000 00
150	National Revere Bank, Boston,	15,000	14,250 00	15,000 00
400	Second National Bank, Boston,	40,000	72,000 00	40,000 00
200	Shawmut Nat'l Bank, Boston, .	20,000	23,250 00	20,000 00
100	Shoe & Leather N'l B'k, Boston,	10,000	9,000 00	10,000 00
100	State Nat'l Bank, Boston, .	10,000	11,600 00	10,000 00
70	Suffolk Nat'l Bank, Boston, .	7,000	7,000 00	7,000 00
200	Tremont Nat'l Bank, Boston, .	20,000	17,600 00	20,000 00
125	National Union Bank, Boston,	12,500	16,781 25	12,500 00
33	Nat'l Webster Bank, Boston, .	3,300	3,300 00	3,300 00
		\$397,200	\$500,058 75	\$397,200 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 6s, . .	\$3,000	\$3,045 00	\$3,000 00
Boston & Lowell R.R. 6s, . .	1,000	1,030 00	1,000 00
Boston & Lowell R.R. 7s, . .	19,000	19,190 00	19,000 00
Cheshire R.R. 6s,	26,500	27,295 00	26,500 00
Dexter & Piscataquis R.R. 4s, .	10,000	10,000 00	10,000 00
Fall River R.R. 5s,	1,000	1,005 00	1,000 00
Fitchburg R.R. 4s,	38,000	37,390 00	38,000 00
Fitchburg R.R. 5s,	58,000	60,940 00	58,000 00
Fitchburg R.R. 6s,	3,000	3,150 00	3,000 00
Leeds & Farmington R.R. 6s, .	13,800	14,214 00	13,800 00
Lowell & Lawrence R.R. 6s, . .	2,000	2,120 00	2,000 00
Old Colony R.R. 4s,	15,000	15,825 00	15,000 00
Old Colony R.R. 6s,	1,000	1,035 00	1,000 00
Portland & Ogdensburg R.R. 6s, .	1,000	1,100 00	1,000 00
	\$192,300	\$197,339 00	\$192,300 00

Home Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$305,129 93	2 per cent.	\$16,000 00	4½ per cent.	\$44,700 00	5½ per cent.
50,000 00	3 "	1,163,100 00	4½ "	160,300 00	5½ "
872,000 00	4 "	305,749 13	4½ "	10,000 00	5½ "
20,000 00	4½ "	1,175,306 66	5 "	94,200 00	6 "
370,000 00	4½ "				

Number of loans which are of an amount not exceeding \$3,000 each,	230
Aggregate amount of the same,	\$376,925 00
Total number of loans upon real estate,	417
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	257,745 20
Times for the dividends fixed by the by-laws: second Wednesday in April and October.	
Rate and amount of each semi-annual dividend { 2 per cent., \$88,441 05 } during the year ending Oct. 31, 1894, { 2 per cent., 91,835 97 }	180,277 02
Number of accounts opened during the year ending Oct. 31, 1894,	2,839
Number of accounts closed during the year ending Oct. 31, 1894,	2,190
Total number of open accounts Oct. 31, 1894,	20,674
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	20,650 50
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	1,322,656 97
Number of same,	17,889
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	1,130,671 74
Number of same,	16,177
Date of examination by commissioner: March 23.	

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less, . . .	13,006	\$249,870 78	To the credit—		
Exceeding \$50 and not more than \$100, . . .	2,371	193,618 31	Of women, both adult and minor, . . .	6,121	\$505,173 16
Exceeding \$100 and not more than \$200, . . .	1,216	188,514 69	Of guardians, . . .	50	11,350 28
Exceeding \$200 and not more than \$500, . . .	846	300,463 04	Of religious and charitable associations, . . .	197	26,078 87
Exceeding \$500 and less than \$1,000, . . .	223	158,596 75	In trust,	1,059	121,717 51
Of \$1,000 or more, . . .	227	231,608 40			
Totals,	17,889	\$1,322,656 97			

HOOSAC SAVINGS BANK—NORTH ADAMS.

Incorporated April 19, 1871. Present number of corporators, 15.

O. A. ARONER, *President.* W. W. RICHMOND, *Treasurer.*
GEORGE P. LAWRENCE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :
DANIEL J. BARBER, TIMOTHY COLLINS,
W. W. BUTLER.

Open for business every business day, 9 A.M. to 12 M.; 1 to 4 P.M.; Saturday, until 6 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$25,000 00	Deposits, . . .	\$601,306 28
Bank stock as per schedule, .	7,200 00	Guaranty fund, .	11,758 29
Real estate (for banking purposes),	63,820 41	Interest account, .	12,943 66
Real estate by foreclosure,	4,185 40		
Loans on real estate,	391,401 77		
Loans on personal security,	115,848 93		
Deposits in banks, not on interest,	1,800 07		
Furniture and fixtures,	7,000 00		
Premium account,	2,700 00		
Cash on hand,	7,051 65		
	\$626,008 23		\$626,008 23

Cash on Deposit in Bank : —
Berkshire National Bank, \$1,800 07

Hoosac Savings Bank — Continued.
Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bay City, Mich , 5s, . .	\$10,000	\$11,900 00	\$10,000 00
of Cleveland, Ohio, 4s, . .	2,000	2,057 50	2,000 00
of Columbus, Ohio, 4s, . .	1,000	1,000 00	1,000 00*
of Lynn, Mass., 4s, . .	2,000	2,045 00	2,000 00
of Sioux City, Iowa, 4½s, . .	5,000	5,550 00	5,000 00
of Terre Haute, Ind., 4½s, . .	5,000	5,275 00	5,000 00
	\$25,000	\$27,827 50	\$25,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
19	Adams Nat'l B'k, No. Adams,	\$1,900	\$2,280 00	\$1,900 00
53	Berkshire N'l B'k, No. Adams,	5,300	5,830 00	5,300 00
		\$7,200	\$8,110 00	\$7,200 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$326,977 46	5 per cent.	\$180,273 24	6 per cent.	-	-

Amount invested in real estate for banking purposes,	\$63,820 41
Estimated value of the same,	70,000 00
Assessed value of the same,	36,000 00
Net income received from same during year ending Oct. 31, 1894, . .	3,358 68
Value, by books, of other real estate held or owned by foreclosure or otherwise,	4,185 40
Assessed value of the same,	1,125 00
Net income received from same during year ending Oct. 31, 1894, . .	68 18
Number of loans which are of an amount not exceeding \$3,000 each, 258	
Aggregate amount of the same,	247,883 24
Total number of loans upon real estate,	224

Hoosac Savings Bank — Concluded.

Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	\$31,479 73
Times for the dividends fixed by the by-laws: June 1 and December 1.	
Rate and amount of each semi-annual dividend { 2 per cent., \$9,765 37 } during the year ending Oct. 31, 1894, . . . { 2 per cent., 10,340 26 }	20,105 63
Number of accounts opened during the year ending Oct. 31, 1894,	772
Number of accounts closed during the year ending Oct. 31, 1894,	596
Total number of open accounts Oct. 31, 1894,	3,154
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	3,488 67
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	283,902 07
Number of same,	4,811
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	215,026 50
Number of same,	2,718
Date of examination by commissioner: February 26.	

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less,	4,091	\$57,557 75	To the credit—		
Exceeding \$50 and not more than \$100,	291	24,545 85	Of women, both adult and minor,	1,395	\$76,434 07
Exceeding \$100 and not more than \$200,	204	30,842 30	Of guardians,	1	2,000 00
Exceeding \$200 and not more than \$500,	131	45,415 83	Of religious and charitable associations,	97	5,191 05
Exceeding \$500 and less than \$1,000,	82	22,323 11	In trust,	30	28,051 72
Of \$1,000 or more,	62	103,217 23			
Totals,	4,811	\$283,902 07			

HOPKINTON SAVINGS BANK — HOPKINTON.

Incorporated March 23, 1867. Present number of corporators, 29.

LOWELL B. MAYBRY, President.FRED A. WOOD, Treasurer.

FRED A. WOOD, Clerk of the Corporation.

Names of committee charged with the investment of its funds :

CHAS. L. CLAPLIN,LOWELL B. MAYBRY,

ALONZO COBURN,W. A. FRAIL,

CHARLES H. MORSE,M. V. PHIPPS.

Open for business every business day, except Saturday, 9 A.M. to 12 M.; 1 30 to 4 P.M.;
Saturday, 9 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$24,500 00	Deposits, . . .	\$361,898 58
Bank stock as per schedule, .	67,425 24	Guaranty fund, .	15,458 70
Loans on bank stock, . . .	500 00	Profit and loss ac-	
Railroad bonds as per schedule,	84,070 00	count, . . .	11,659 74
Real estate by foreclosure, .	535 82		
Loans on real estate, . . .	193,307 50		
Loans on personal security, .	2,610 00		
Deposits in banks, on interest, .	23,524 34		
Deposits in banks, not on interest,	1,000 00		
Expense account,	790 05		
Insurance,	15 00		
Cash on hand,	739 07		
	\$389,017 02		\$389,017 02

Cash on Deposit in Bank : —

Hopkinton National Bank, Hopkinton, \$24,524 34

Loan on Bank Stock : —

On 7 shares Hopkinton National Bank, Hopkinton, Mass., . . . \$500 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s, . . .	\$5,000	\$6,050 00	\$5,000 00
of Belfast, Me., 6s, . . .	3,500	3,745 00	3,500 00*
of Dayton, Ohio, 4s, . . .	5,000	5,000 00	5,000 00*
of Portland, Me., 6s, . . .	6,000	7,440 00	6,000 00
County of Aroostook, Me., 4½s, .	5,000	5,800 00	5,000 00
	\$24,500	\$27,535 00	\$24,500 00

* Legal investments when made.

Hopkinton Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Greylock Nat'l Bank, Adams,	\$1,000	\$1,500 00	\$1,500 00
50	Atlantic Nat'l Bank, Boston, .	5,000	6,000 00	6,500 00
61	Atlas National Bank, Boston, .	6,100	7,137 00	7,320 00
50	Continental N'l Bank, Boston,	5,000	5,750 00	5,900 00
25	Everett Nat'l Bank, Boston, .	2,500	2,075 00	2,500 00
15	Faneuil Hall N'l Bank, Boston,	1,500	1,950 00	1,950 00
13	N'l Hide & Leather B'k, Boston,	1,300	1,397 50	1,404 00
16	Howard Nat'l Bank, Boston, .	1,600	1,548 00	1,600 00
50	N'l B'k of Redemption, Boston,	5,000	6,250 00	6,250 00
15	N'l B'k of the Republic, Boston,	1,500	2,355 00	1,950 00
10	Nat'l Exchange Bank, Boston,	1,000	1,260 00	1,300 00
38	National Revere Bank, Boston,	3,800	3,610 00	3,800 50
40	North Nat'l Bank, Boston, .	4,000	4,640 00	5,000 00
60	Shawmut Nat'l Bank, Boston, .	6,000	6,960 00	7,200 74
25	Franklin Nat'l Bank, Franklin,	2,500	2,750 00	2,750 00
5	Natick National Bank, Natick,	500	650 00	500 00
		\$48,300	\$55,832 50	\$57,425 24

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4s,	\$5,000	\$5,125 00	\$5,000 00
Boston, Revere Beach & Lynn R.R. 6s,	10,000	10,550 00	10,000 00
Boston & Lowell R. R. 4s,	10,000	10,375 00	10,000 00
Concord & Montreal R. R. 4s,	10,000	10,325 00	10,000 00
Fitchburg R.R. 5s,	5,000	5,200 00	5,000 00
Nashua & Lowell R.R. 5s,	10,000	10,575 00	10,000 00
Newport & Richford R.R. 5s,	10,000	11,200 00	10,000 00*
Old Colony R.R. 6s,	2,000	2,080 00	2,000 00
Salem & Lowell R.R. 6s,	10,000	10,700 00	10,000 00
Fitchburg R.R. 5s,	5,000	5,275 00	5,185 00
St. Johnsbury & Lake Champlain R.R. 5s,	6,000	6,990 00	6,885 00
		\$83,000	\$88,395 00
			\$84,070 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$23,524 34	2½ per cent.	\$93,100 00	5 per cent.	\$67,667 50	6 per cent.
4,000 00	4½ "	31,650 00	5½ "		

* A legal investment when made.

Hopkinton Savings Bank — Concluded.

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$535 82
Assessed value of the same,	700 00
Number of loans which are of an amount not exceeding \$3,000 each, 178	
Aggregate amount of the same,	116,607 50
Total number of loans upon real estate,	191
Amount of investments from which no income is received,	535 82
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	19,068 11
Times for the dividends fixed by the by-laws: first Saturday in May and November.	
Rate and amount of each semi-annual dividend { 2 per cent., \$7,289 62 } during the year ending Oct. 31, 1894, . . . { 2 per cent., 7,050 62 }	14,340 14
Number of accounts opened during the year ending Oct. 31, 1894,	146
Number of accounts closed during the year ending Oct. 31, 1894,	142
Total number of open accounts Oct. 31, 1894,	1,221
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	1,772 03
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	43,242 97
Number of same,	653
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	69,804 55
Number of same,	968
Date of examination by commissioner: May 7.	

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less,	508	\$10,063 37	To the credit —		
Exceeding \$50 and not more than \$100,	71	5,850 55	Of women, both adult and minor,	311	\$19,940 48
Exceeding \$100 and not more than \$200,	29	4,609 64	Of religious and charitable associations,	18	527 75
Exceeding \$200 and not more than \$500,	31	10,265 41	In trust,	20	2,088 64
Exceeding \$500 and less than \$1,000,	9	6,719 47			
Of \$1,000 or more,	5	5,734 58			
Totals,	653	\$43,242 97			

HUDSON SAVINGS BANK—HUDSON.

Incorporated Feb. 26, 1869. Present number of corporators, 38.

EDMUND M. STOWE, *President.* DANIEL W. STRATTON, *Treasurer.*
 FRED O. WELSH, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

EDMUND M. STOWE, JOSEPH S. BRADLEY,
 HORACE E. STOWE, LUMAN T. JEFTS,
 GEORGE B. COCHRAN.

Open for business every business day, except Saturday, 9 A.M. to 12 M.; Saturday,
 9 A.M. to 12 M.; 1 to 5 P.M.; 6 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$100,400 00	Deposits,	\$767,919 17
Bank stock as per schedule, .	61,500 00	Guaranty fund,	19,200 00
Loans on bank stock,	1,000 00	Interest account,	4,913 85
Railroad bonds as per schedule, .	97,000 00	Profit and loss ac- count,	14,696 58
Real estate (for banking pur- poses),	7,700 00		
Real estate by foreclosure,	411 97		
Loans on real estate,	413,800 00		
Loans on personal security,	8,625 00		
Loans to counties, cities or towns (notes),	42,700 00		
Deposits in banks, on interest,	71,600 00		
Deposits in banks, not on interest,	32 73		
Expense account,	137 77		
Cash on hand,	1,822 13		
	<hr/>		<hr/>
	\$806,729 60		\$806,729 60

Cash on Deposit in Banks, amount in each :—

Hudson National Bank, Hudson,	\$26,632 73
International Trust Company, Boston,*	20,000 00
Old Colony Trust Company, Boston,	25,000 00

Loans on Bank Stock, amount on each :—

On 8 shares Hudson National Bank, Hudson,	\$500 00
On 6 shares National Rockland Bank, Boston,	500 00

* Not a legal depository for savings banks' funds. Deposit has been withdrawn.

Hudson Savings Bank — Continued.*Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Chicopee, Mass., 4s, . . .	\$4,000	\$4,200 00	\$4,000 00
of Clinton, Mass., 4s, . . .	12,000	12,360 00	12,000 00
of Hopkinton, Mass., 4s, . . .	5,000	5,000 00	5,000 00
of Melrose, Mass., 4s, . . .	10,000	10,450 00	10,000 00
City of Chicago, Ill., 4s, . . .	5,000	5,100 00	5,000 00*
of Cleveland, Ohio, 6s, . . .	5,000	5,075 00	5,000 00
of Columbus, Ohio, 4s, . . .	7,000	7,000 00	7,000 00*
of Fall River, Mass., 5s, . . .	5,000	5,750 00	5,000 00
of Fall River, Mass., 6s, . . .	2,000	2,140 00	2,000 00
of Grand Rapids, Mich., 5s, . . .	5,000	5,500 00	5,000 00
of Marlborough, Mass., 4s, . . .	10,000	10,600 00	10,000 00
of Springfield, Ohio, 5s, . . .	5,000	5,650 00	5,000 00
of Taunton, Mass., 4s, . . .	5,000	5,000 00	5,000 00
of Brockton, Mass., 4s, . . .	20,400	21,279 00	20,400 00
	\$100,400	\$105,104 00	\$100,400 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value	Amount Invested.
25	Howard Nat'l Bank, Boston, . .	\$2,500	\$2,418 75	\$2,500 00
4	Shoe & Leather N'l B'k, Boston,	400	360 00	400 00
60	State Nat'l Bank, Boston, . .	6,000	6,960 00	6,000 00
60	Third National Bank, Boston,	6,000	5,385 00	6,000 00
18	Nat'l Webster Bank, Boston, . .	1,800	1,800 00	1,800 00
37	Old Boston Nat'l Bank, Boston,	3,700	3,866 50	3,700 00
75	Hudson Nat'l Bank, Hudson, . .	7,500	8,850 00	7,500 00
50	National City Bank, Lynn, . .	5,000	8,750 00	5,000 00
52	First National Bank, Chelsea,	5,200	5,408 00	5,200 00
50	People's N'l B'k, Marlborough,	5,000	5,600 00	5,000 00
25	Boston Nat'l Bank, Boston, . .	2,500	2,600 00	2,500 00
50	N'l B'k of No. America, Boston,	5,000	5,750 00	5,000 00
35	N'l Hide & Leather B'k, Boston,	3,500	3,762 50	3,500 00
6	North National Bank, Boston,	600	696 00	600 00
23	Blackstone N'l Bank, Boston,	2,300	2,300 00	2,200 00
25	Merchants' Nat'l Bank, Boston,	2,500	3,943 75	2,500 00
21	Nat'l Union Bank, Boston, . .	2,100	2,819 25	2,100 00
		\$61,600	\$71,269 75	\$61,500 00

Hudson Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 5s,	\$5,000	\$5,750 00	\$5,000 00
Boston & Maine R.R. 4s,	16,000	16,820 00	16,000 00
Boston, Revere Beach & Lynn R.R 6s,	10,000	10,600 00	10,000 00
Cheshire R.R. 6s,	5,000	5,375 00	5,000 00
Concord & Montreal R.R. 4s, . . .	10,000	10,200 00	10,000 00
Eastern R.R. 6s,	5,000	6,100 00	5,000 00
Fitchburg R.R. 5s,	20,000	21,060 00	20,000 00
Old Colony R.R. 6s,	6,000	6,800 00	6,000 00
Upper Coos R.R. 4½s,	10,000	10,500 00	10,000 00
Troy & Boston R.R. 7s,	5,000	7,100 00	5,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	5,000	5,750 00	5,000 00
	\$97,000	\$105,055 00	\$97,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$71,600 00	2 per cent.	\$149,050 00	5 per cent.	\$750 00	7 per cent.
13,200 00	4 "	187,500 00	5½ "	750 00	7½ "
29,500 00	4½ "	86,375 00	6 "		

Amount invested in real estate for banking purposes,	\$7,700 00
Estimated value of the same,	7,700 00
Assessed value of the same,	5,200 00
Value, by books, of other real estate held or owned by foreclosure or other- wise,	411 97
Assessed value of the same,	550 00
Net income received from same during year ending Oct. 31, 1894, . . .	8 37
Number of loans which are of an amount not exceeding \$3,000 each, 302	
Aggregate amount of the same,	279,875 00
Total number of loans upon real estate,	325
Amount of investments from which no income is received,	7,700 00
Gross amount of interest or profits received or earned, as per books, dur- ing year ending Oct. 31, 1894,	39,549 29
Times for the dividends fixed by the by-laws: third Wednesday in Jan- uary and July.	
Rate and amount of each semi-annual dividend { 2 per cent., \$13,841 35 } during the year ending Oct. 31, 1894, . . { 2 per cent., 13,991 33 }	27,832 68
Number of accounts opened during the year ending Oct. 31, 1894, 433	
Number of accounts closed during the year ending Oct. 31, 1894, 361	
Total number of open accounts Oct. 31, 1894,	2,554

Hudson Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	\$1,678 02
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	172,997 00
Number of same,	2,235
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	162,312 75
Number of same,	1,940
Date of examination by commissioner: February 2.	

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num. ber.	Amount.		Num. ber.	Amount.
Of \$50 and less,	1,644	\$30,195 00	To the credit —		
Exceeding \$50 and not more than \$100,	279	23,188 00	Of women, both adult and minor,	995	\$74,837 00
Exceeding \$100 and not more than \$200,	115	18,023 00	Of guardians,	11	2,195 00
Exceeding \$200 and not more than \$500,	117	39,173 00	Of religious and charitable associations,	73	8,929 00
Exceeding \$500 and less than \$1,000,	57	87,278 00	In trust,	190	22,527 00
Of \$1,000 or more,	23	25,140 00			
Totals,	2,235	\$172,997 00			

HYDE PARK SAVINGS BANK—HYDE PARK.

Incorporated March 8, 1871. Present number of corporators, 36.

ROBERT BLEAKIE, *President.* ARTHUR H. BURT, *Treasurer.*
ARTHUR H. BURT, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

ROBERT BLEAKIE, WILLIAM J. STUART,
HENRY S. BUNTON, DAVID PERKINS,
FREDERICK N. TIRRELL.

Open for business every business day, 2 to 6 P.M. ; also Wednesday and Saturday,
7 to 9 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Bank stock as per schedule, .	\$15,100 00	Deposits,	\$414,784 99
Railroad bonds as per schedule, .	73,000 00	Guaranty fund, . .	16,244 75
Loans on real estate,	230,314 38	Interest account, . .	8,780 08
Loans on personal security, . .	73,438 00	Profit and loss ac-	
Loans to counties, cities or towns		count,	20,258 42
(notes),	29,000 00		
Deposits in banks on interest, .	36,171 98		
Expense account,	484 68		
Cash on hand,	2,559 20		
	\$460,068 24		\$460,068 24

Cash on Deposit in Banks, amount in each :—
North National Bank, Boston, \$19,598 28
National Exchange Bank, Boston, 16,573 70

Hyde Park Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
13	Freeman's Nat'l Bank, Boston,	\$1,300	\$1,170 00	\$1,300 00
20	N'l B'k of Commerce, Boston,	2,000	2,300 00	2,000 00
14	First N'l B'k, Newburyport, .	1,400	1,778 00	1,400 00
6	Columbian N'l Bank, Boston,	600	615 00	600 00
20	Continental N'l B'k, Boston, .	2,000	2,300 00	2,000 00
10	Hamilton Nat'l Bank, Boston,	1,000	1,105 00	1,000 00
19	N'l B'k of the Republic, Boston,	1,900	3,025 75	1,900 00
17	N'l Hide & Leather B'k, Boston,	1,700	1,823 25	1,700 00
5	North Nat'l Bank, Boston, .	500	579 37	500 00
27	State Nat'l Bank, Boston, .	2,700	3,132 00	2,700 00
		\$15,100	\$17,828 37	\$15,100 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 6s, . . .	\$4,000	\$4,083 60	\$4,000 00
Boston & Maine R.R. 4s, . . .	5,000	5,136 00	5,000 00
Boston, Revere Beach & Lynn R.R. 6s,	5,000	5,274 50	5,000 00
Fitchburg R.R. 5s,	10,000	10,403 80	10,000 00
Maine Central R.R. 7s,	29,000	39,875 00	29,000 00
Old Colony R.R. 6s,	5,000	5,197 50	5,000 00
Upper Coos R.R. 4s,	10,000	10,000 00	10,000 00
Worcester, Nashua & Roch. R.R. 4s,	5,000	5,181 00	5,000 00
	\$73,000	\$85,151 40	\$73,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$36,171 98	2 per cent.	\$19,500 00	5 per cent.	\$3,000 00	6½ per cent.
29,000 00	4 "	41,000 00	5½ "	500 00	7 "
16,000 00	4½ "	221,452 38	6 "	2,300 00	8 "

Hyde Park Savings Bank — Concluded.

Number of loans which are of an amount not exceeding \$3,000 each, .	174	
Aggregate amount of the same,		\$201,252 38
Total number of loans upon real estate,	164	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		23,626 71
Times for the dividends fixed by the by-laws: January 15 and July 15.		
Rate and amount of each semi-annual dividend { 2 per cent., \$6,819 10 } during the year ending Oct. 31, 1894, . . . { 2 per cent , 6,986 99 }		13,806 09
Number of accounts opened during the year ending Oct. 31, 1894, .	453	
Number of accounts closed during the year ending Oct. 31, 1894, .	384	
Total number of open accounts Oct. 31, 1894,	2,574	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		1,707 01
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		167,763 87
Number of same,	3,825	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		148,735 12
Number of same,	2,945	
Date of examination by commissioner: January 16.		

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less, . . .	3,223	\$50,895 26	To the credit —		
Exceeding \$50 and not more than \$100, . . .	837	27,025 29	Of women, both adult and minor, . . .	1,749	\$78,964 10
Exceeding \$100 and not more than \$200, . . .	124	18,380 76	Of guardians, . . .	4	504 00
Exceeding \$200 and not more than \$500, . . .	92	31,741 76	Of religious and charitable associations, . .	48	3,776 16
Exceeding \$500 and less than \$1,000, . . .	36	26,720 80	In trust,	113	6,494 42
Of \$1,000 or more, . .	13	13,000 00			
Totals,	3,825	\$167,763 87			

INSTITUTION FOR SAVINGS IN NEWBURYPORT AND
ITS VICINITY—NEWBURYPORT.

Incorporated Jan. 31, 1820. Present number of corporators, 86.
EDWARD S. MOSELY, *President.*LAWRENCE W. PIPER, *Treasurer.*
GEO. F. AVERY; *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :
EDWARD S. MOSELY,SAMUEL MARCH,
WILLIAM H. SWASEY,HENRY B. LITTLE,
L. B. CUSHING.

Open for business every business day, except Saturday, 9. A.M. to 1 P.M.; 2.30 to 4 P.M.;
Saturday, close at 1 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$1,363,500 00	Deposits,	\$5,513,309 75
Bank stock as per schedule, .	923,470 00	Guaranty fund,	280,000 00
Loans on bank stock,	17,480 00	Profit and loss ac-	
Railroad bonds as per schedule, .	904,000 00	count,	75,984 94
Loans on railroad bonds,	16,000 00		
Real estate (for banking pur-			
poses),	10,000 00		
Real estate by foreclosure,	526 36		
Loans on real estate,	790,032 00		
Loans on personal security,	1,319,540 55		
Loans to counties, cities or towns			
(notes),	239,950 00		
Deposits in banks, on interest,	285,534 05		
Cash on hand,	281 73		
	\$5,869,294 69		\$5,869,294 69

Cash on Deposit in Banks, amount in each :—

First National Bank, Newburyport,	\$26,669 97
Powow River National Bank, Amesbury,	35,000 00
Amesbury National Bank, Amesbury,	10,000 00
Essex National Bank, Haverhill,	25,000 00
National Revere Bank, Boston,	188,864 08

Loans on Bank Stock, amount on each :—

On 22 shares Ocean National Bank, Newburyport,	\$900 00
On 4 shares Ocean National Bank, Newburyport,	} 400 00
On 2 shares Mechanicks' National Bank, Newburyport,	

Institution for Savings in Newburyport, etc. — Continued.

On 1 share Mechanics' National Bank, Newburyport,	}	\$450 00
On 4 shares Columbian National Bank, Boston,		
On 3 shares Mechanics' National Bank, Newburyport,		230 00
On 75 shares Fourth National Bank, Boston,		7,500 00
On 55 shares Second National Bank, Haverhill,	}	8,000 00
On 40 shares Amesbury National Bank, Amesbury,		

Loan on Railroad Bonds : —	
On \$15,000 Boston & Maine R.R. 4s,	\$15,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 3½s,	\$50,000	\$52,185 00	\$50,000 00
of Boston, Mass., 4s,	150,000	167,340 00	150,000 00
of Bangor, Me., 7s,	25,000	28,475 00	25,000 00
of Chelsea, Mass., 4s,	32,000	34,185 00	32,000 00
of Chicopee, Mass., 4s,	50,000	53,075 00	50,000 00
of Concord, N. H., 6s,	12,000	12,163 00	12,000 00
of Dayton, Ohio, 5s,	15,000	15,763 00	15,000 00*
of Des Moines, Iowa, 4½s,	25,000	25,000 00	25,000 00
of Dover, N. H., 4s,	20,000	20,966 00	20,000 00
of Haverhill, Mass., 4s,	75,000	79,852 00	75,000 00
of Holyoke, Mass., 6s,	25,000	28,227 00	25,000 00
of Lynn, Mass., 3½s,	25,000	24,782 00	25,000 00
of Lynn, Mass., 4s,	75,000	79,495 00	75,000 00
of Lynn, Mass., 6s,	50,000	50,680 00	50,000 00
of Lewiston, Me., 6s,	10,000	11,410 00	10,000 00
of Lawrence, Mass., 4s,	55,000	57,335 00	55,000 00
of Lowell, Mass., 4s,	20,000	20,656 00	20,000 00
of Nashua, N. H., 4s,	25,000	25,812 00	25,000 00
of Newburyport, Mass., 4s,	207,000	215,911 00	207,000 00
of Portsmouth, N. H., 4s,	50,000	51,840 00	50,000 00
of Salem, Mass., 4s,	45,000	45,819 00	45,000 00
of Somerville, Mass., 4s,	11,000	11,295 00	11,000 00
of Springfield, Mass., 7s,	40,000	50,216 00	40,000 00
of Waltham, Mass, 4s,	19,000	19,559 00	19,000 00
of Worcester, Mass., 3½s,	25,000	25,560 00	25,000 00
Town of Beverly, Mass., 4s,	14,000	14,698 00	14,000 00
of Marlborough, Mass., 4s,	31,000	32,624 00	31,000 00
of Marblehead, Mass., 4s,	27,500	28,919 00	27,500 00
of Stoughton, Mass, 4s,	50,000	52,835 00	50,000 00
of Turner's Falls, Mass., 4s,	10,000	10,371 00	10,000 00
County of Aroostook, Me, 4½s,	45,000	47,853 00	45,000 00
of Middlesex, Mass., 4s,	50,000	50,950 00	50,000 00
	\$1,363,500	\$1,445,801 00	\$1,363,500 00

* A legal investment when made.

Institution for Savings in Newburyport, etc. — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
122	Atlantic Nat'l Bank, Boston, .	\$12,200	\$14,975	\$12,200 00
750	Atlas Nat'l Bank, Boston, .	75,000	87,750	75,000 00
31	Blackstone Nat'l B'k, Boston, .	3,100	3,139	3,100 00
37	Boston Nat'l Bank, Boston, .	3,700	3,848	3,700 00
100	Old Boston Nat'l B'k, Boston, .	10,000	10,450	10,000 00
108	Nat'l City Bank, Boston, .	10,800	8,856	10,800 00
300	Columbian Nat'l B'k, Boston, .	30,000	31,050	30,000 00
221	N'l B'k of Commerce, Boston, .	22,100	25,415	22,100 00
500	National Bank of the Commonwealth, Boston, .	50,000	65,125	50,000 00
286	National Eagle Bank, Boston, .	28,600	23,809	28,600 00
74	Eliot National Bank, Boston, .	7,400	9,694	7,400 00
100	Nat'l Exchange Bank, Boston, .	10,000	12,675	10,000 00
240	Faneuil Hall N'l B'k, Boston, .	24,000	31,380	24,000 00
100	First National Bank, Boston, .	10,000	23,800	10,000 00
270	Freeman's Nat'l Bank, Boston, .	27,000	27,000	27,000 00
142	Globe National Bank, Boston, .	14,200	12,780	14,200 00
250	Hamilton Nat'l Bank, Boston, .	25,000	27,625	25,000 00
150	N'l Hide & Leather B'k, Boston, .	15,000	16,125	15,000 00
267	Howard Nat'l Bank, Boston, .	26,700	25,832	26,700 00
508	Market National Bank, Boston, .	50,800	43,180	50,800 00
83	Massachusetts N'l B'k, Boston, .	8,300	8,113	8,300 00
173	Merchants' Nat'l B'k, Boston, .	17,300	27,291	17,300 00
100	New England N'l B'k, Boston, .	10,000	15,825	10,000 00
302	North National Bank, Boston, .	30,200	35,032	30,200 00
60	N'l B'k of No. America, Boston, .	6,000	6,900	6,000 00
258	N'l B'k of Redemption, Boston, .	25,800	32,443	25,800 00
375	National Revere Bank, Boston, .	37,500	35,719	37,500 00
480	Second National Bank, Boston, .	48,000	88,800	48,000 00
200	Shawmut Nat'l Bank, Boston, .	20,000	23,250	20,000 00
400	Shoe & Leather N'l B'k, Boston, .	40,000	36,050	40,000 00
69	State National Bank, Boston, .	6,900	8,004	6,900 00
225	Suffolk National Bank, Boston, .	22,500	22,528	22,500 00
280	Traders' Nat'l Bank, Boston, .	28,000	21,000	28,000 00
500	Tremont Nat'l Bank, Boston, .	50,000	44,000	50,000 00
208	Nat'l Union Bank, Boston, .	20,800	27,924	20,800 00
353	Washington N'l B'k, Boston, .	35,300	38,477	35,300 00
133	Nat'l Webster Bank, Boston, .	13,300	13,300	13,300 00
60	Gloucester N'l B'k, Gloucester, .	6,000	8,160	6,000 00
108	Mechanicks' National B'k, Newburyport, .	10,800	14,580	10,800 00
1226	Merchants' National B'k, Newburyport, .	24,520	30,650	24,520 00
105	Ocean N'l B'k, Newburyport, .	5,250	5,565	5,250 00
14	First N'l B'k, Newburyport, .	1,400	1,750	1,400 00
		\$923,470	\$1,049,869	\$923,470 00

Institution for Savings in Newburyport, etc. — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$100,000	\$102,765 00	\$100,000 00
Boston & Lowell R.R. 6s, . . .	5,000	5,190 00	5,000 00
Concord & Montreal R.R. 4s, . . .	150,000	154,890 00	150,000 00
Dexter & Piscataquis R.R. 4s, . . .	15,000	15,000 00	15,000 00
Eastern R.R. 6s,	50,000	60,365 00	50,000 00
Fitchburg R.R. 4s,	75,000	73,555 00	75,000 00
Fitchburg R.R. 4½s,	80,000	81,080 00	80,000 00
Fitchburg R.R. 5s,	25 000	25,985 00	25,000 00
Old Colony R.R. 4s,	135,000	141,675 00	135,000 00
Vermont & Massachusetts R.R. 5s, . . .	25,000	26,787 00	25,000 00
Boston & Maine R.R. 4s,	30,000	30,816 00	30,000 00
Boston & Maine R.R. 4½s,	85,000	94,137 00	85,000 00
Penobscot Shore Line R.R. 4s,	50,000	50,000 00	50,000 00
Maine Central R.R. 4s,	24,000	24,000 00	24,000 00
Maine Central & European & North American R.R. 4s,	15,000	15,000 00	15,000 00
Worcester, Nashua & Roch. R.R. 4s, . . .	40,000	41,448 00	40,000 00
	\$904,000	\$942,693 00	904,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$100 00	0 per cent.	\$1,158,300 00	4 per cent.	\$51,241 80	4½ per cent.
188,864 08	2 “	10,000 00	4½ “	512,378 75	5 “
26,669 97	2½ “	89,000 00	4½ “	59,195 00	5½ “
87,950 00	3½ “	239,400 00	4½ “	114,437 00	6 “
130,000 00	3¾ “				

Amount invested in real estate for banking purposes,	\$10,000 00
Estimated value of the same,	19,500 00
Assessed value of the same,	19,500 00
Value, by books, of other real estate held or owned by foreclosure or otherwise,	526 36
Assessed value of the same,	550 00
Number of loans which are of an amount not exceeding \$3,000 each,	456
Aggregate amount of the same,	450,823 80
Total number of loans upon real estate,	473
Amount of investments from which no income is received,	626 36
Gross amount of interest or profits received or earned, as per books, dur- ing year ending Oct. 31, 1894,	272,284 90
Times for the dividends fixed by the by-laws: fourth Wednesday in April and October.	

Institution for Savings in Newburyport, etc. — Concluded.

Rate and amount of each semi-annual dividend { 2 per cent., \$105,606 22 } \$212,021 26	
during the year ending Oct. 31, 1894, { 2 per cent., 106,415 04 }	
Number of accounts opened during the year ending Oct. 31, 1894, . 947	
Number of accounts closed during the year ending Oct. 31, 1894, . 904	
Total number of open accounts Oct. 31, 1894, 11,573	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	8,385 37
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	511,018 80
Number of same,	5,157
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	637,710 06
Number of same,	7,312
Date of examination by commissioner : November 22.	

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less,	3,570	\$73,952 18	To the credit —		
Exceeding \$50 and not more than \$100,	688	55,798 95	Of women, both adult and minor,	2,869	\$832,149 36
Exceeding \$100 and not more than \$200,	333	52,686 10	Of guardians,	13	3,870 66
Exceeding \$200 and not more than \$500,	323	115,134 70	Of religious and charitable associations,	72	16,458 76
Exceeding \$500 and less than \$1,000,	130	92,635 44	In trust,	140	39,921 07
Of \$1,000 or more,	113	120,811 43			
Totals,	5,157	\$511,018 80			

INSTITUTION FOR SAVINGS IN ROXBURY AND ITS VICINITY — BOSTON.

Incorporated Feb. 22, 1825. Present number of corporators, 46.

JOHN D. WILLIAMS, *President.* EDWARD RICHARDS, *Treasurer.*
EDWARD RICHARDS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

WALTER H. COWING, JOHN D. WILLIAMS,
ATHERTON T. BROWN, WILLIAM F. DAY.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$639,000 00	Deposits, . . .	\$5,975,123 04
Loans on public funds, . .	155,760 00	Guaranty fund, . .	240,000 00
Bank stock as per schedule, .	208,567 09	Interest account, . .	23,869 05
Loans on bank stock, . . .	8,000 00	Profit and loss ac-	
Railroad bonds as per schedule,	1,140,000 00	count, . . .	7,662 60
Railroad notes,	50,000 00		
Real estate by foreclosure, . .	2,500 00		
Loans on real estate,	2,221,919 29		
Loans on personal security, . .	1,170,700 00		
Loans to counties, cities or towns			
(notes),	80,500 00		
Deposits in banks, on interest, .	535,602 86		
Cash on hand,	34,105 45		
	\$6,246,654 69		\$6,246,654 69

Cash on Deposit in Banks, amount in each :—

National Rockland Bank, Boston,	\$100,045 12
Washington National Bank, Boston,	226,828 44
Second National Bank, Boston,	57,464 48
Boylston National Bank, Boston,	151,264 82

Institution for Savings in Roxbury and its Vicinity — Continued.

Loans on Public Funds, amount on each : —

On \$23,000 City of Malden, Mass., 4s,	}	\$50,000 00
On \$29,000 City of Boston, Mass., 4s,		
On \$3,000 City of Marlborough, Mass., 4s,		
On \$18,000 Town of Laconia, N. H., 4s,		
On \$1,000 City of Bridgeport, Conn., 4s,	}	50,000 00
On \$3,000 City of Boothbay Harbor, Me., 4s,		
On \$1,000 City of Nashua, N. H., 4s,		
On \$7,000 County of Middlesex, Mass., 4s,		
On \$22,000 City of Holyoke, Mass., 4s,	}	50,000 00*
On \$27,000 Clark County, Ind., 5s,		
On \$13,000 Town of Laconia, N. H., 4s,		
On \$15,000 City of Nashua, N. H., 4s,		
On \$2,500 United States 4s,		2,500 00
On \$2,000 City of Lowell, Mass., 4s,		1,460 00
On \$2,000 City of Cambridge, Mass., 4s,		1,800 00

Loans on Bank Stock, amount on each : —

On 60 shares National Bank of Redemption, Boston,	}	\$8,000 00
On 10 shares First National Bank, Boston,		
On 20 shares Faneuil National Bank, Boston,		

* This illegal loan has since been paid.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s,	\$186,000	\$199,885 00	\$186,000 00
of Fitchburg, Mass., 4s,	100,000	105,000 00	100,000 00
of Lynn, Mass., 4s,	160,000	164,700 00	160,000 00
of Chelsea, Mass., 4s.,	50,000	51,500 00	50,000 00
of Grand Rapids, Mich , 5s,	50,000	51,500 00	50,000 00
County of Hillsborough, N. H., 4s,	40,000	40,800 00	40,000 00
City of Indianapolis, Ind., 4s,	25,000	25,875 00	25,000 00
of Quincy, Mass., 4s,	3,000	3,000 00	3,000 00
of Waterbury, Conn., 4s,	25,000	26,000 00	25,000 00
	\$689,000	\$668,260 00	\$689,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
60	Atlas National Bank, Boston, .	\$6,000	\$7,020 00	\$6,000 00
50	Atlantic Nat'l Bank, Boston, .	5,000	6,125 00	5,000 00
15	N'l B'k of Commerce, Boston, .	1,500	1,710 00	2,000 00
37	National Eagle Bank, Boston,	3,700	3,108 00	4,144 00

Institution for Savings in Roxbury and its Vicinity — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
200	First National Bank, Boston, .	\$20,000	\$47,600 00	\$20,000 00
5	Howard Nat'l Bank, Boston, .	500	485 00	606 25
30	Hamilton Nat'l Bank, Boston, .	3,000	3,300 00	3,580 00
25	Market Nat'l Bank, Boston, .	2,500	2,125 00	2,500 00
257	North National Bank, Boston, .	25,700	29,555 00	25,680 47
210	People's Nat'l Bank, Boston, .	21,000	33,600 00	25,000 00
173	Nat'l Rockland Bank, Boston, .	17,300	24,566 00	19,430 00
150	National Revere Bank, Boston, .	15,000	14,250 00	15,000 00
21	N'l B'k of the Republic, Boston, .	2,100	3,339 00	2,698 87
52	State National Bank, Boston, .	5,200	6,032 00	5,993 00
55	Second Nat'l Bank, Boston, .	5,500	10,175 00	5,500 00
8	Shoe & Leather N'l B'k, Boston, .	800	720 00	872 00
9	Suffolk Nat'l Bank, Boston, .	900	882 00	1,070 25
32	Tremont Nat'l Bank, Boston, .	3,200	2,816 00	3,762 75
510	Washington N'l Bank, Boston, .	51,000	55,590 00	58,729 50
50	Third National Bank, Boston, .	5,000	4,500 00	5,000 00
		\$194,900	\$257,498 00	\$208,567 09

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 7s,	\$12,000	\$12,120 00	\$12,000 00
Boston & Maine R.R. 4½s,	100,000	111,000 00	100,000 00
Fitchburg R.R. 4s,	150,000	147,750 00	140,000 00
Fitchburg R.R. 4½s,	257,000	259,570 00	257,000 00
Fitchburg R.R. 5s,	100,000	105,000 00	100,000 00
Boston & Albany R.R. 4s,	25,000	26,250 00	26,000 00
Boston & Lowell R.R. 4s,	80,000	81,345 00	80,000 00
Concord & Claremont R.R. 4½s, . .	50,000	52,500 00	50,000 00
Concord & Montreal R.R. 4s, . . .	75,000	76,500 00	75,000 00
Danbury & Norwalk R.R. 5s,	25,000	28,500 00	25,000 00
Maine Central R.R. 4s,	25,000	25,000 00	25,000 00
Manchester & Lawrence R.R. 4s, . .	50,000	50,500 00	50,000 00
New Haven & Derby R.R. 6s,	25,000	27,000 00	25,000 00
Old Colony R.R. 4s,	100,000	105,100 00	100,000 00
Sullivan County R.R. 4s,	25,000	25,000 00	25,000 00
Worcester, Nashua & Rochester R.R. 4s,	50,000	51,000 00	50,000 00
	\$1,149,000	\$1,184,135 00	\$1,140,000 00

Institution for Savings in Roxbury and its Vicinity — Concluded.
Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$535,602 86	2 per cent.	\$964,000 00	4 per cent.	\$1,412,626 00	5 per cent.
16,000 00	2½ "	134,500 00	4½ "	7,000 00	5½ "
15,000 00	3 "	607,400 00	4½ "	67,003 29	5½ "
25,000 00	3½ "	25,000 00	4½ "	77,150 00	6 "
30,000 00	3½ "	54,500 00	4½ "	1,300 00	7 "
250,000 00	3½ "				

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$2,500 00
Assessed value of the same,	2,500 00
Net income received from same during year ending Oct. 31, 1894,	84 10
Number of loans which are of an amount not exceeding \$3,000 each, 292	
Aggregate amount of the same,	523,787 00
Total number of loans upon real estate,	468
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	273,140 16
Times for the dividends fixed by the by-laws: third Wednesday in April and October.	
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1894, { 2 per cent., \$105,898 84 } { 2 per cent., 110,097 64 }	215,996 48
Number of accounts opened during the year ending Oct. 31, 1894,	2,618
Number of accounts closed during the year ending Oct. 31, 1894,	1,968
Total number of open accounts Oct. 31, 1894,	14,928
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	11,934 29
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	1,268,209 02
Number of same,	15,863
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	1,046,265 77
Number of same,	14,399
Date of examination by commissioner: October 8.	

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less,	11,447	\$234,715 02	To the credit —		
Exceeding \$50 and not more than \$100,	2,220	182,380 00	Of women, both adult and minor,	8,393	\$598,343 28
Exceeding \$100 and not more than \$200,	961	150,821 00	Of guardians,	61	12,756 00
Exceeding \$200 and not more than \$500,	789	259,048 00	Of religious and chari- table associations,	104	8,036 00
Exceeding \$500 and less than \$1,000,	248	183,025 00	In trust,	1,509	158,202 00
Of \$1,000 or more,	248	258,220 00			
Totals,	15,863	\$1,268,209 02			

IPSWICH SAVINGS BANK — IPSWICH.

Incorporated March 20, 1869. Present number of corporators, 23.

JOSEPH ROSS, *President.* THEODORE F. COGGSWELL, *Treasurer.*
THEODORE F. COGGSWELL, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

WILLIAM WILLCOMB, J. B. GRANT,
ROBERT JORDAN, C. A. SAYWARD,
THOMAS H. LORD.

Open for business every business day, 8.30 A.M. to 12.30 P.M.; Saturday, 3 to 5 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$97,000 00	Deposits,	\$511,427 58
Bank stock as per schedule, .	61,953 00	Guaranty fund,	12,900 00
Railroad bonds as per schedule, .	91,000 00	Interest account,	5,368 10
Real estate by foreclosure, .	6,602 60		
Loans on real estate,	233,322 00		
Loans on personal security,	5,540 00		
Loans to counties, cities or towns (notes),	2,000 00		
Deposits in banks, on interest,	25,862 05		
Cash on hand,	6,416 03		
	\$529,695 68		\$529,695 68

Cash on Deposit in Banks, amount in each : —

Fourth National Bank, Boston,	\$9,894 07
Merchants' National Bank, Salem,	4,545 61
First National Bank, Salem,	7,256 16
First National Bank, Ipswich,	4,106 21

Ipswich Savings Bank — Continued.*Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 3½s, . . .	\$15,000	\$15,787 00	\$15,000 00
of Boston, Mass., 4s, . . .	10,000	11,350 00	10,000 00
of East Saginaw, Mich., 4½s, . .	5,000	5,250 00	5,000 00
of Keene, N. H., 5s, . . .	2,500	2,563 00	2,500 00
of Lewiston, Me, 5s, . . .	2,000	2,800 00	2,000 00
of Lynn, Mass., 4s, . . .	5,000	5,250 00	5,000 00
of Providence, R. I., 5s, . . .	5,000	5,750 00	5,000 00
of Salem, Mass., 4s, . . .	20,000	21,100 00	20,000 00
of Haverhill, Mass, 4s, . . .	20,000	20,600 00	20,000 00
of Northampton, Mass, 4s, . .	12,500	12,812 00	12,500 00
	\$97,000	\$102,712 00	\$97,000 00

Detailed Statement of Bank Stock.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Atlas National Bank, Boston, .	\$1,000	\$1,170 00	\$1,000 00
7	Blackstone Nat'l Bank, Boston,	700	701 00	700 00
10	Continental Nat'l B'k, Boston,	1,000	1,222 00	1,000 00
4	N'l B'k of Commerce, Boston,	400	460 00	400 00
18	Eliot Nat'l Bank, Boston, .	1,800	2,358 00	1,800 00
20	Freeman's Nat'l Bank, Boston,	2,000	2,000 00	2,000 00
25	Globe National Bank, Boston,	2,500	2,250 00	2,500 00
10	Hamilton Nat'l Bank, Boston,	1,000	1,100 00	1,000 00
20	Howard Nat'l Bank, Boston, .	2,000	1,935 00	2,000 00
36	Merchants' Nat'l B'k, Boston,	3,600	5,697 00	4,032 00
25	N'l B'k of the Republic, Boston,	2,500	3,363 00	3,150 00
40	New England N'l B'k, Boston,	4,000	6,330 00	5,800 00
8	National Revere Bank, Boston,	800	762 00	800 00
30	N'l B'k of Redemption, Boston,	3,000	3,772 00	3,600 00
4	Second National Bank, Boston,	400	740 00	580 00
10	Tremont Nat'l Bank, Boston, .	1,000	880 00	1,000 00
24	Nat'l Union Bank, Boston, .	2,400	3,192 00	3,048 00
23	Gloucester N'l B'k, Gloucester,	2,300	3,105 00	2,875 00
8	Nat'l Grand B'k, Marblehead,	800	1,000 00	800 00
63	Asiatic Nat'l Bank, Salem, .	1,890	1,890 00	1,890 00
13	Nat'l Exchange Bank, Salem,	1,300	1,300 00	1,300 00
43	First Nat'l Bank, Salem, .	4,300	4,300 00	4,300 00
122	Merchants' Nat'l Bank, Salem,	7,320	8,174 00	7,320 00
19	Mercantile Nat'l Bank, Salem,	1,900	1,900 00	1,900 00
27	Naumkeag Nat'l Bank, Salem,	2,700	3,645 00	3,348 00
21	Salem National Bank, Salem,	2,100	2,667 00	2,310 00
15	First National Bank, Ipswich,	1,500	1,500 00	1,500 00
		\$56,210	\$67,913 00	\$61,953 00

Ipswich Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$10,000	\$10,300 00	\$10,000 00
Boston & Lowell R.R. 4½s, . . .	1,000	1,040 00	1,000 00
Boston & Lowell R.R. 5s, . . .	10,000	10,475 00	10,000 00
Concord & Montreal R.R. 4s, . . .	15,000	15,487 00	15,000 00
Fitchburg R.R. 4½s, . . .	10,000	10,200 00	10,000 00
Maine Central R.R. 4½s, . . .	25,000	26,750 00	25,000 00
Old Colony R.R. 4s, . . .	20,000	21,300 00	20,000 00
	\$91,000	\$95,552 00	\$91,000 00

Total Amount of Loans, with each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$8,711 82	2 per cent.	\$2,000 00	4 per cent.	\$13,550 00	5½ per cent.
17,150 23	2½ “	11,500 00	5 “	213,812 00	6 “

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$6,602 60
Assessed value of the same,	7,130 00
Net income received from same during year ending Oct. 31, 1894, . . .	136 50
Number of loans which are of an amount not exceeding \$3,000 each, 201	
Aggregate amount of the same,	194,162 00
Total number of loans upon real estate,	204
Amount of investments from which no income is received,	7,300 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	23,500 07
Times for the dividends fixed by the by-laws: fourth Wednesday in Jan- uary and July.	
Rate and amount of each semi-annual dividend { 2 per cent., \$8,634 73 } during the year ending Oct. 31, 1894, . . . { 2 per cent., 9,278 91 }	17,913 64
Number of accounts opened during the year ending Oct. 31, 1894, . . .	326
Number of accounts closed during the year ending Oct. 31, 1894, . . .	254
Total number of open accounts Oct. 31, 1894,	2,007
Total expenses of the corporation for the year ending Oct. 31, 1894 (ex- clusive of taxes),	1,434 59
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	135,276 15
Number of same,	2,015
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	97,541 02
Number of same,	1,306
Date of examination by commissioner: April 6.	

Ipswich Savings Bank — Concluded.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less, . . .	1,610	\$27,363 46	To the credit —		
Exceeding \$50 and not more than \$100, . . .	177	14,733 61	Of women, both adult and minor, . . .	1,080	\$58,563 64
Exceeding \$100 and not more than \$200, . . .	91	13,531 78	Of guardians, . . .	9	995 77
Exceeding \$200 and not more than \$500, . . .	84	27,993 45	Of religious and charitable associations, .	61	12,848 53
Exceeding \$500 and less than \$1,000, . . .	25	15,708 78	In trust,	24	7,159 76
Of \$1,000 or more, . . .	28	35,945 07			
Totals,	2,015	\$135,276 15			

LAWRENCE SAVINGS BANK—LAWRENCE.

Incorporated March 10, 1868. Present number of corporators, 43.

HEZEKIAH PLUMMER, *President.* Wm. W. SPALDING, *Treasurer.*
Wm. W. SPALDING, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

HEZEKIAH PLUMMER, R. H. TEWKSBURY,
JOHN R. POOR, J. S. NEEDHAM.
A. E. MACK.

Open for business every business day, 9 A.M. to 1 P.M.; also Saturday, 7 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$173,200 00	Deposits,	\$1,048,631 77
Bank stock as per schedule, .	77,900 00	Guaranty fund,	25,300 00
Loans on bank stock,	23,780 00	Interest account,	38,866 32
Railroad bonds as per schedule,	165,000 00		
Real estate (for banking pur-			
poses),	33,000 00		
Loans on real estate,	420,860 00		
Loans on personal security,	131,950 00		
Loans to counties, cities or towns			
(notes),	7,500 00		
Deposits in banks, on interest,	69,904 67		
Expense account,	1,280 60		
Cash on hand,	8,422 82		
	\$1,112,798 09		\$1,112,798 09

Cash on Deposit in Banks, amount in each:—

Arlington National Bank, Lawrence,	\$29,904 67
Pacific National Bank, Lawrence,	40,000 00

Loans on Bank Stock, amount on each:—

On 5 shares Pacific National Bank, Lawrence,	\$380 00
On 100 shares Arlington National Bank, Lawrence,	10,000 00
On 80 shares Methuen National Bank, Methuen,	} 8,000 00
On 21 shares Bay State National Bank, Lawrence,	
On 17 shares Andover National Bank, Andover,	1,500 00
On 5 shares Lawrence National Bank, Lawrence,	400 00
On 40 shares Pacific National Bank, Lawrence,	3,500 00

Lawrence Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Cleveland, Ohio, 5s, . .	\$6,000	\$6,145 00	\$6,000 00
of Concord, N. H., 4s, . .	9,000	9,378 50	9,000 00
of Dayton, Ohio, 5s, . .	10,000	10,650 00	10,000 00*
of Dayton, Ohio, 6s, . .	5,000	5,300 00	5,000 00*
of Detroit, Mich., 4s, . .	5,000	5,441 50	5,000 00
of Fall River, Mass., 6s, . .	2,000	2,370 00	2,000 00
of Keene, N. H. 4s, . .	11,000	11,281 25	11,000 00
of Lowell, Mass., 4s, . .	1,000	1,023 25	1,000 00
of Nashua, N. H., 4s, . .	5,000	5,233 50	5,000 00
of Pawtucket, R. I., 6s, . .	3,000	3,030 00	3,000 00
of Portsmouth, N. H., 4s, . .	15,000	15,475 25	15,000 00
of Saginaw, Mich., 4½s, . .	5,000	5,206 25	5,000 00
of Springfield, Ohio, 6s, . .	10,000	10,787 75	10,000 00
of Waltham, Mass., 4s, . .	5,000	5,091 00	5,000 00
Town of Danvers, Mass., 4s, . .	7,500	7,606 25	7,500 00
United States 6s, . .	1,000	1,030 00	1,000 00
City of Akron, Ohio, 5s, . .	18,200	18,797 50	18,200 00
County of Aroostook, Me., 4½s, . .	20,000	21,475 00	20,000 00
City of Bay City, Mich., 4s, . .	10,000	10,166 50	10,000 00
of Bay City, Mich., 5s, . .	2,000	2,055 00	2,000 00
of Bridgeport, Conn., 4s, . .	5,000	5,216 50	5,000 00
of Grand Rapids, Mich., 4½s, . .	5,000	5,418 75	5,000 00
Town of Milford, N. H., 4s, . .	8,000	8,074 25	8,000 00
of Milwaukee, Wis., 5s, . .	4,500	4,857 00	4,500 00
	\$173,200	\$181,110 00	\$173,200 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
20	Atlas National Bank, Boston,	\$2,000	\$2,340 00	\$2,000 00
20	Blackstone N'l Bank, Boston, .	2,000	2,002 50	2,000 00
55	Central Nat'l Bank, Boston, .	5,500	6,985 00	5,500 00
24	Eliot National Bank, Boston, .	2,400	3,144 00	2,400 00
16	First Ward N'l Bank, Boston, .	1,600	2,040 00	1,600 00
95	Fourth National Bank, Boston,	9,500	11,257 50	9,500 00
15	Howard Nat'l Bank, Boston, .	1,500	1,451 25	1,500 00
56	Market National Bank, Boston,	5,600	4,760 00	5,600 00
20	Merchants' Nat'l Bank, Boston,	2,000	3,155 00	2,000 00
10	National City Bank, Boston, .	1,000	820 00	1,000 00
27	N'l B'k of Commerce, Boston,	2,700	3,105 00	2,700 00
54	Nat'l Bank of the Common- wealth, Boston,	5,400	7,033 50	5,400 00
23	N'l B'k of No America, Boston,	2,300	2,645 00	2,300 00

Lawrence Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
103	N'l Hide & Leather B'k, Boston,	\$10,300	\$11,072 50	\$10,300 00
54	State National Bank, Boston, .	5,400	6,264 00	5,400 00
58	Third National Bank, Boston, .	5,800	5,205 50	5,800 00
40	Tremont Nat'l Bank, Boston, .	4,000	3,520 00	4,000 00
59	Nat'l Webster Bank, Boston, .	5,900	5,900 00	5,900 00
20	Arlington N'l B'k, Lawrence, .	2,000	2,560 00	2,000 00
10	Lawrence N'l B'k, Lawrence, .	1,000	1,200 00	1,000 00
		\$77,900	\$86,460 75	\$77,900 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 5s, . .	\$10,000	\$10,792 00	\$10,000 00
Boston & Lowell R.R. 4s, . .	50,000	51,133 00	50,000 00
Boston & Maine R.R. 4s, . .	10,000	10,200 00	10,000 00
Concord & Montreal R.R. 4s, . .	10,000	10,367 50	10,000 00
Fitchburg R.R. 5s,	20,000	20,783 50	20,000 00
Fitchburg R.R. 6s,	5,000	5,250 00	5,000 00
Old Colony R.R. 4½s,	20,000	20,975 00	20,000 00
Portland & Ogdensburg R.R. 6s. .	5,000	5,600 00	5,000 00
Portsmouth, Great Falls & Con- way R.R. 4½s,	5,000	5,594 00	5,000 00
Maine Central & European & North American R.R. 4s,	5,000	5,067 00	5,000 00
Boston & Maine R.R. 4½s, . . .	25,000	28,000 00	25,000 00
	\$165,000	\$173,762 00	\$165,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	e.	Amount.	Rate.
\$69,904 67	3½ per cent.	\$25,000 00	4½ per cent.	\$272,380 00	6 per cent.
47,500 00	4 "	204,000 00	5 "	2,600 00	6½ "
10,000 00	4½ "	21,000 00	5½ "	1,610 00	7 "

Lawrence Savings Bank — Concluded.

Amount invested in real estate for banking purposes,	\$33,000 00
Estimated value of the same,	35,000 00
Assessed value of the same,	25,500 00
Net income received from same during year ending Oct. 31, 1894, . . .	1,465 08
Number of loans which are of an amount not exceeding \$3,000 each, . 254	
Aggregate amount of the same,	272,910 00
Total number of loans upon real estate, 271	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	52,747 41
Times for the dividends fixed by the by-laws: January 1 and July 1.	
Rate and amount of each semi-annual dividend { 2 per cent., \$18,246 82 } during the year ending Oct. 31, 1894, . . . { 2 per cent , 18,763 03 }	37,009 85
Number of accounts opened during the year ending Oct. 31, 1894, . . 915	
Number of accounts closed during the year ending Oct. 31, 1894, . . 617	
Total number of open accounts Oct. 31, 1894, 2,961	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	4,240 01
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	281,992 90
Number of same, 4,519	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	226,143 62
Number of same, 2,586	
Date of examination by commissioner: February 15.	

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less,	3,517	\$58,824 08	To the credit —		
Exceeding \$50 and not more than \$100,	522	42,903 50	Of women, both adult and minor,	1,425	\$114,701 51
Exceeding \$100 and not more than \$200,	206	32,097 09	Of guardians,	29	3,896 68
Exceeding \$200 and not more than \$500,	170	61,153 47	Of religious and charitable associations,	49	3,185 60
Exceeding \$500 and less than \$1,000,	58	41,014 67	In trust,	108	13,357 08
Of \$1,000 or more,	46	46,000 00			
Totals,	4,519	\$281,992 90			

LEE SAVINGS BANK—LEE.

Incorporated March 5, 1852. Present number of corporators, 52.

CHARLES C. BENTON, *President.* JOHN L. KILBON, *Treasurer.*
JOHN L. KILBON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

C. C. BENTON, C. C. HOLCOMBE,
DEWITT S. SMITH.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$51,753 75	Deposits,	\$705,656 00
Bank stock as per schedule, .	174,840 00	Guaranty fund,	35,600 00
Loans on bank stock,	3,240 00	Profit and loss ac-	
Railroad bonds as per schedule, .	83,962 50	count,	37,656 29
Real estate by foreclosure,	5,980 10		
Loans on real estate,	246,960 00		
Loans on personal security,	179,103 00		
Loans to counties, cities or towns			
(notes),	10,200 00		
Loans on depositors' books,	175 00		
Deposits in banks, on interest,	16,000 00		
Deposits in banks, not on interest,	6,697 94		
	\$778,912 29		\$778,912 29

Cash on Deposit in Banks, amount in each :—

Lee National Bank, Lee,	\$6,697 94
Pyncheon National Bank, Springfield,	8,000 00
Springfield National Bank, Springfield,	8,000 00

Loans on Bank Stock, amount on each :—

On 7 shares Lee National Bank, Lee,	\$650 00
On 8 shares Lee National Bank, Lee,	700 00
On 3 shares Lee National Bank, Lee,	300 00
On 13 shares Lee National Bank, Lee,	590 00
On 10 shares Lee National Bank, Lee,	1,000 00

Lee Savings Bank — Continued.*Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 5s, . . .	\$1,000	\$1,160 00	\$1,000 00
of Boston, Mass., 6s, . . .	10,000	11,950 00	10,000 00
of Providence, R. I., 5s, . . .	10,000	11,375 00	10,000 00
of Springfield, Mass., 4s, . . .	10,000	10,400 00	10,000 00
Town of Rockingham, Vt., 4s, . . .	2,500	2,512 50	2,500 00
District of Columbia 5s, . . .	10,000	10,550 00	10,000 00
United States 5s,	7,000	8,330 00	8,253 75
	\$50,500	\$56,277 50	\$51,753 75

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
54	First Nat'l Bank, Adams, . . .	\$5,400	\$8,100 00	\$6,300 00
40	First Nat'l Bank, Amherst, . . .	4,000	6,000 00	5,800 00
40	Birmingham National Bank, Birmingham, Conn., . . .	4,000	7,000 00	6,000 00
10	Atlantic Nat'l Bank, Boston, . . .	1,000	1,227 50	1,000 00
30	Atlas National Bank, Boston, . . .	3,000	3,510 00	3,000 00
30	Continental Nat'l B'k, Boston, . . .	3,000	3,450 00	3,100 00
20	Everett National Bank, Boston, . . .	2,000	1,665 00	2,000 00
100	First Nat'l Bank, Boston, . . .	10,000	23,500 00	10,000 00
10	Hamilton Nat'l Bank, Boston, . . .	1,000	1,105 00	1,000 00
30	Massachusetts N'l B'k, Boston, . . .	3,000	2,850 00	3,000 00
20	State National Bank, Boston, . . .	2,000	2,320 00	2,000 00
30	Winthrop Nat'l B'k, Boston, . . .	3,000	3,495 00	3,000 00
60	N'l B'k of Commerce, Boston, . . .	6,000	6,950 00	6,100 00
20	Nat'l Bank of the Common- wealth, Boston,	2,000	2,605 00	2,000 00
100	N'l B'k of No. America, Boston, . . .	10,000	11,500 00	10,100 00
50	N'l B'k of Redemption, Boston, . . .	5,000	6,125 00	5,000 00
30	N'l B'k of the Republic, Boston, . . .	3,000	4,770 00	3,000 00
70	National Eagle Bank, Boston, . . .	7,000	5,600 00	7,000 00
70	N'l Hide & Leather B'k, Boston, . . .	7,000	7,525 00	7,100 00
40	National Revere Bank, Boston, . . .	4,000	3,800 00	4,000 00
26	Nat'l Webster Bank, Boston, . . .	2,600	2,600 00	2,600 00
30	City N'l B'k, Bridgeport, Conn., . . .	3,000	4,650 00	4,000 00
180	Lee Nat'l Bank, Lee,	18,000	24,300 00	18,000 00
70	Adams N'l Bank, No. Adams, . . .	7,000	8,400 00	7,000 00
150	Pittsfield Nat'l Bank, Pittsfield, . . .	15,000	19,500 00	18,500 00
40	Agawam N'l B'k, Springfield, . . .	4,000	4,000 00	4,000 00
20	First Nat'l Bank, Springfield, . . .	2,000	2,360 00	2,000 00
40	Pynchon N'l Bank, Springfield, . . .	4,000	5,600 00	5,740 00

Lee Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
80	Second N'l Bank, Springfield,	\$3,000	\$3,900 00	\$4,000 00
80	Chicopee N'l B'k, Springfield,	3,000	4,500 00	5,250 00
75	Housatonic Nat'l Bank, Stock- bridge, .	7,500	10,875 00	9,500 00
80	Springfield N'l B'k, Springfield,	3,000	3,750 00	3,750 00
		\$157,500	\$207,532 50	\$174,840 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$25,000	\$25,375 00	\$25,062 50
Concord & Montreal R.R. 4s, . . .	20,000	20,400 00	20,000 00
Maine Central R.R. 7s, . . .	10,000	13,500 00	13,900 00
Old Colony R.R. 4s, . . .	25,000	26,375 00	25,000 00
	\$80,000	\$85,650 00	\$83,962 50

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$8,000 00	3 per cent.	\$266,975 00	5 per cent.	\$172,703 00	6 per cent.
8,000 00	4 "				

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$5,980 10
Assessed value of the same,	3,200 00
Net income received from same during year ending Oct. 31, 1894, . . .	508 07
Number of loans which are of an amount not exceeding \$3,000 each, . . .	239
Aggregate amount of the same,	193,168 00
Total number of loans upon real estate,	212
Amount of investments from which no income is received,	600 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	37,217 64
Times for the dividends fixed by the by-laws: May 31 and November 30.	

Lee Savings Bank — Concluded.

Rate and amount of each semi-annual dividend { 2 per cent., \$13,439 79 } during the year ending Oct. 31, 1894, . . . { 2 per cent., 13,325 25 }	\$26,765 04
Number of accounts opened during the year ending Oct. 31, 1894, . . .	279
Number of accounts closed during the year ending Oct. 31, 1894, . . .	234
Total number of open accounts Oct. 31, 1894,	2,129
Total expenses of the corporation for the year ending Oct. 31, 1894 (ex- clusive of taxes),	3,592 60
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	110,197 75
Number of same,	1,463
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	124,438 47
Number of same,	1,371
Date of examination by commissioner: August 17.	

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num- ber.	Amount.		Num- ber.	Amount.
Of \$50 and less, . . .	1,035	\$22,272 84	To the credit —		
Exceeding \$50 and not more than \$100, . . .	235	18,953 24	Of women, both adult and minor, . . .	656	\$50,521 98
Exceeding \$100 and not more than \$200, . . .	94	14,392 58	Of guardians, . . .	1	15 00
Exceeding \$200 and not more than \$500, . . .	56	19,850 04	Of religious and char- itable associations, .	31	676 18
Exceeding \$500 and less than \$1,000, . . .	28	19,574 47	In trust,	40	4,868 94
Of \$1,000 or more, . . .	15	15,155 08			
Totals,	1,463	\$110,197 75			

LEICESTER SAVINGS BANK — LEICESTER.

Incorporated April 17, 1869. Present number of corporators, 29.

LORRY S. WATSON, *President.* PARKMAN T. DENNY, *Treasurer.*
J. C. WATSON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

LORRY S. WATSON, DEKTER KNIGHT,
CHARLES A. DENNY, JOHN N. MURDOCH,
THEO. E. WOOLCOCK, ALONZO B. DAVIDSON,
 E. W. CONANT.

Open for business every business day, except Saturdays, 9 A.M. to 1 P.M. ; 2 to 4 P.M.
Saturdays, 9 A.M. to 1 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$223,000 00	Deposits,	\$536,520 08
Loan on public funds,	1,000 00	Guaranty fund,	18,368 67
Bank stock as per schedule,	41,463 69	Interest account,	14,396 86
Railroad bonds as per schedule,	69,000 00		
Loans on real estate,	172,379 43		
Loans on personal security,	31,677 00		
Loans to counties, cities or towns (notes),	18,692 00		
Deposits in bank, on interest,	10,337 79		
Expense account,	325 22		
Premium account,	1,410 48		
	\$569,285 61		\$569,285 61

Cash on Deposit in Bank : —
Leicester National Bank, Leicester, \$10,337 79

Loan on Public Funds : —
On \$1,000 United States 4s, \$1,000 00

Leicester Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Beverly, Mass., 4s, . . .	\$10,000	\$10,400 00	\$10,000 00
of Braintree, Mass., 4s, . . .	5,000	5,250 00	5,000 00
of Clinton, Mass., 4s, . . .	11,000	11,242 00	11,000 00
of Great Barrington, Mass., 4s,	5,000	5,250 00	5,000 00
of Holbrook, Mass, 4s, . . .	10,000	10,450 00	10,000 00
of Orange, Mass., 4s, . . .	18,000	18,510 00	18,000 00
of Randolph, Mass., 4s, . . .	24,000	24,960 00	24,000 00
City of Boston, Mass., 4s, . . .	5,000	5,100 00	5,000 00
of Chelsea, Mass., 6s, . . .	8,000	8,040 00	8,000 00
of Chelsea, Mass., 4s, . . .	5,000	5,100 00	5,000 00
of Cleveland, Ohio, 4s, . . .	5,000	5,100 00	5,000 00
of Columbus, Ohio, 4s, . . .	10,000	10,000 00	10,000 00*
of Dayton, Ohio, 4s, . . .	5,000	5,000 00	5,000 00*
of Dayton, Ohio, 6s, . . .	5,000	5,225 00	5,000 00*
of Fall River, Mass., 6s, . . .	1,000	1,100 00	1,000 00
of Grand Rapids, Mich., 4½s, .	8,000	8,720 00	8,000 00
of Lawrence, Mass., 4s, . . .	10,000	10,250 00	10,000 00
of Lynn, Mass., 4s, . . .	9,000	9,525 00	9,000 00
of Lowell, Mass., 4s, . . .	10,000	10,450 00	10,000 00
of Manchester, N. H., 6s, . . .	1,000	1,140 00	1,000 00
of Waltham, Mass., 4s, . . .	12,000	12,480 00	12,000 00
of Waterbury, Conn., 4s, . . .	5,000	5,087 50	5,000 00
of Worcester, Mass., 4½s, . . .	4,000	4,360 00	4,000 00
of Bay City, Mich., 4s, . . .	15,000	15,400 00	15,000 00
of New Britain, Conn., 4s, . . .	5,000	5,125 00	5,000 00
Town of No. Attleboro', Mass., 4s, .	5,000	5,200 00	5,000 00
of Leicester, Mass., 4s, . . .	12,000	12,357 30	12,000 00
	\$223,000	\$230,821 80	\$223,000 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Continental N'l Bank, Boston,	\$1,000	\$1,150 00	\$1,150 00
30	Eliot National Bank, Boston, .	3,000	3,930 00	3,610 00
15	Market National Bank, Boston,	1,500	1,275 00	1,770 04
20	North National Bank, Boston,	2,000	2,320 00	2,425 00
20	Nat'l Webster Bank, Boston, .	2,000	2,000 00	2,000 00
50	N'l Hide & Leather B'k, Boston,	5,000	5,375 00	5,954 40
15	National Revere Bank, Boston,	1,500	1,428 75	1,925 00
12	N'l B'k of No. America, Boston,	1,200	1,380 00	1,346 00
20	National Bank of the Com- monwealth, Boston, . . .	2,000	2,605 00	2,100 00
50	State National Bank, Boston, .	5,000	5,800 00	5,397 50

Leicester Savings Bank — Continued.*Detailed Statement of Bank Stocks — Concluded.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
25	Howard Nat'l Bank, Boston, .	\$2,500	\$2,418 75	\$2,635 00
47½	Leicester N'l Bank, Leicester, .	4,750	7,125 00	5,261 25
11	Millbury N'l Bank, Millbury, .	1,100	1,100 00	1,314 50
10	Oxford Nat'l Bank, Oxford, .	1,000	1,050 00	1,050 00
25	Central N'l Bank, Worcester, .	2,500	3,625 00	3,525 00
		\$36,050	\$42,582 50	\$41,463 69

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$7,000	\$7,095 00	\$7,000 00
Boston & Maine R.R. 4s, . . .	20,000	20,400 00	20,000 00
Boston & Providence R.R. 4s, . . .	5,000	5,250 00	5,000 00
Eastern R.R. 6s, . . .	3,000	3,630 00	3,000 00
Fitchburg R.R. 4s, . . .	4,000	3,920 00	4,000 00
Fitchburg R.R. 4½s, . . .	3,000	3,030 00	3,000 00
Fitchburg R.R. 5s, . . .	3,000	3,105 00	3,000 00
Leeds & Farmington R.R. 6s, . . .	4,000	4,120 00	4,000 00
Old Colony R.R. 4s, . . .	5,000	5,250 00	5,000 00
Upper Coos R.R. 4s, . . .	5,000	4,900 00	5,000 00
Vermont & Massachusetts R.R. 5s, .	10,000	10,800 00	10,000 00
	\$69,000	\$71,500 00	\$69,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$10,337 79	2 per cent.	\$8,000 00	4½ per cent.	\$1,800 00	5½ per cent.
19,662 00	4 " "	151,957 00	5 " "	42,329 43	6 " "

Number of loans which are of an amount not exceeding \$3,000 each, . 134
 Aggregate amount of the same, \$126,956 43
 Total number of loans upon real estate, 135
 Gross amount of interest or profits received or earned, as per books,
 during year ending Oct. 31, 1894, 24,080 21
 Times for the dividends fixed by the by-laws: June 1 and December 1.

Leicester Savings Bank — Concluded.

Rate and amount of each semi-annual dividend	{ 2 per cent., \$9,644 16 }	\$19,389 52
during the year ending Oct. 31, 1894,	{ 2 per cent., 9,745 36 }	
Number of accounts opened during the year ending Oct. 31, 1894,	133	
Number of accounts closed during the year ending Oct. 31, 1894,	92	
Total number of open accounts Oct. 31, 1894,	1,125	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		1,171 25
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		80,958 72
Number of same,	636	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		65,554 85
Number of same,	741	
Date of examination by commissioner: March 8.		

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less,	404	\$8,498 17	To the credit—		
Exceeding \$50 and not more than \$100,	90	7,645 68	Of women, both adult and minor,	251	\$35,558 56
Exceeding \$100 and not more than \$200,	41	6,677 18	Of religious and chari-table associations,	6	199 53
Exceeding \$200 and not more than \$500,	56	20,343 09	In trust,	16	2,680 81
Exceeding \$500 and less than \$1,000,	26	18,794 65			
Of \$1,000 or more,	19	19,000 00			
Totals,	636	\$50,958 72			

LENOX SAVINGS BANK — LENOX.

Incorporated April 4, 1890. Present number of corporators, 9.

HENRY SEDGWICK, *President.* EDWARD McDONALD, *Treasurer.*
M. A. BROWN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

THOMAS POST, R. H. WALKER,
C. R. BOND, H. SEDGWICK.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Bank stock as per schedule, .	\$29,522 00	Deposits,	\$163,926 80
Loans on bank stock, . .	500 00	Guaranty fund, . .	915 74
Railroad bonds as per schedule, .	5,143 06	Interest account, . .	828 79
Loans on real estate,	108,100 00	Profit and loss ac-	
Loans on personal security, . .	8,000 00	count,	643 21
Loans to counties, cities or towns			
(notes),	10,500 00		
Deposits in banks, not on interest,	4,540 23		
Expense account,	9 25		
	\$166,314 54		\$166,314 54

Cash on Deposit in Bank :—

Lenox National Bank, Lenox, \$4,540 23

Loan on Bank Stock : —

On 5 shares Lenox National Bank, Lenox, \$500 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Chapin N'l Bank, Springfield,	\$1,000	\$1,550 00	\$1,550 00
10	City Nat'l Bank, Springfield, .	1,000	1,550 00	1,550 00
12	Chicopee N'l B'k, Springfield,	1,200	2,100 00	2,100 00
10	Second Nat'l B'k, Springfield,	1,000	1,550 00	1,550 00

Lenox Savings Bank—Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
18	Mechanics' N'l B'k, Worcester,	\$1,800	\$1,800 00	\$1,800 00
22	Pittsfield N'l Bank, Pittsfield,	2,200	2,750 00	3,420 00
5	Palmer Nat'l Bank, Palmer, .	500	775 00	775 00
9	John Hancock National Bank, Springfield,	900	1,170 00	1,170 00
10	Ware National Bank, Ware, .	1,000	1,200 00	1,200 00
10	First National B'k, Worcester,	1,000	1,900 00	1,900 00
35	Lenox Nat'l Bank, Lenox, . .	3,500	4,375 00	4,220 00
11	Agricultural N'l B'k, Pittsfield,	1,100	2,915 00	2,671 00
12	Housatonic National Bank, Stockbridge,	1,200	2,010 00	2,010 00
27	Lee National Bank, Lee, .	2,700	3,645 00	3,606 00
		\$20,100	\$29,290 00	\$29,522 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 5s,	\$5,000	\$5,237 50	\$5,143 06

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$10,500 00	4 per cent.	\$69,100 00	5 per cent.	\$47,500 00	6 per cent.

Number of loans which are of an amount not exceeding \$3,000 each,	29	
Aggregate amount of the same,		\$31,085 00
Total number of loans upon real estate,	41	
Amount of investments from which no income is received,		1,900 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		7,287 42
Times for the dividends fixed by the by-laws: first Tuesday in January and July.		
Rate and amount of each semi-annual dividend { 2 per cent.,	\$2,688 94 }	5,553 77
during the year ending Oct. 31, 1894, { 2 per cent.,	2,864 83 }	
Number of accounts opened during the year ending Oct. 31, 1894,	162	
Number of accounts closed during the year ending Oct. 31, 1894,	92	
Total number of open accounts Oct. 31, 1894,	553	

Lenox Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	\$9 52
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	51,457 14
Number of same,	825
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	36,911 74
Number of same,	395
Date of examination by commissioner: August 16.	

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less,	599	\$14,225 98	To the credit —		
Exceeding \$50 and not more than \$100,	138	11,854 46	Of women, both adult and minor,	275	\$14,896 80
Exceeding \$100 and not more than \$200,	56	8,760 37	Of religious and charitable associations,	3	1,434 25
Exceeding \$200 and not more than \$500,	21	7,136 25	In trust,	3	287 00
Exceeding \$500 and less than \$1,000,	5	3,480 08			
Of \$1,000 or more,	6	6,000 00			
Totals,	825	\$51,457 14			

LEOMINSTER SAVINGS BANK—LEOMINSTER.

Incorporated March 16, 1865. Present number of corporators, 35.

J. G. TENNEY, *President.*

A. L. BURDITT, *Treasurer.*

A. L. BURDITT, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

GEO. HALL,

CHAS. C. BOYDEN,

HAMILTON MAYO,

A. L. BURDITT,

CLESSON KENNEY.

Open for business every business day, except Saturdays, 9 A.M. to 12 M.; 1 to 3 P.M.;
Saturdays, close at 2 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$101,000 00	Deposits,	\$861,173 97
Loans on public funds,	150 00	Guaranty fund,	40,000 00
Bank stock as per schedule,	62,710 00	Interest account,	22,910 79
Loans on bank stock,	4,650 00		
Railroad bonds as per schedule,	29,500 00		
Real estate (for banking purposes),	24,000 00		
Real estate by foreclosure,	600 00		
Loans on real estate,	541,892 15		
Loans on personal security,	132,635 00		
Loans to counties, cities or towns (notes),	3,500 00		
Loans on depositors' books,	125 00		
Deposit in bank, on interest,	22,736 16		
Cash on hand,	586 45		
	\$924,084 76		\$924,084 76

Cash on Deposit in Bank :—

Leominster National Bank, Leominster, \$22,736 16

Loan on Public Funds :—

On \$200 United States 4s, \$150 00

Loans on Bank Stock, amount on each :—

On 25 shares Central National Bank, Lynn, \$1,000 00

On 55 shares Leominster National Bank, Leominster, 3,650 00

Leominster Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Brockton, Mass., 4s, . .	\$8,000	\$8,000 00	\$8,000 00
of Chicago, Ill., 4s,	25,000	26,000 00	25,000 00*
of Fall River, Mass., 4s, . .	11,000	11,220 00	11,000 00
of Meriden, Conn., 4s, . . .	10,000	10,200 00	10,000 00
of Quincy, Mass., 4s,	10,000	10,200 00	10,000 00
Town of Leominster, Mass., 4s, .	21,000	21,210 00	21,000 00
of Peabody, Mass., 4s, . . .	6,000	6,000 00	6,000 00
of Reading, Mass., 4s, . . .	10,000	10,200 00	10,000 00
	\$101,000	\$103,030 00	\$101,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	National Webster B'k, Boston,	\$5,000	\$5,000 00	\$5,000 00
62	Boston Nat'l Bank, Boston, .	6,200	6,200 00	5,890 00
27	Central Nat'l Bank, Boston, .	2,700	3,429 00	2,700 00
61	Globe Nat'l Bank, Boston, . .	6,100	5,490 00	5,480 00
10	Market Nat'l Bank, Boston, . .	1,000	890 00	850 00
3	Blackstone Nat'l Bank, Boston,	300	300 00	285 00
25	Eliot Nat'l Bank, Boston, . . .	2,500	3,275 00	2,500 00
34	Everett Nat'l Bank, Boston, . .	3,400	2,822 00	2,890 00
20	Continental N'l Bank, Boston,	2,000	2,300 00	2,000 00
15	Boylston Nat'l Bank, Boston, .	1,500	1,875 00	1,500 00
17	National Eagle Bank, Boston,	1,700	1,411 00	1,445 00
2	Shoe & Leather N'l B'k, Boston,	200	180 00	170 00
1	Winthrop N'l Bank, Boston, . .	100	116 00	100 00
20	N'l B'k of the Commonwealth, Boston,	2,000	2,600 00	2,000 00
30	N'l B'k of No America, Boston,	3,000	3,450 00	3 000 00
9	N'l B'k of Commerce, Boston,	900	1,035 00	900 00
80	Safety Fund N'l B'k, Fitchburg,	8,000	8,800 00	8,000 00
160	Leominster N'l B'k, Leominster,	16,000	16,800 00	16,000 00
20	Crocker Nat'l Bank, Turner's Falls,	2,000	2,400 00	2,000 00
		\$64,600	\$68,373 00	\$62,710 00

Leominster Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4s,	\$15,000	\$15,000 00	\$15,000 00
Fitchburg R.R. 4s,	10,000	9,500 00	9,500 00
Fitchburg R.R. 5s,	5,000	5,500 00	5,000 00
	\$30,000	\$30,000 00	\$29,500 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$22,736 16 3,600 00	2 per cent. 4 "	\$235,504 00 66,445 00	5 per cent. 5½ "	\$377,403 15	6 per cent.

Amount invested in real estate for banking purposes,	\$24,000 00
Estimated value of the same,	24,000 00
Assessed value of the same,	17,000 00
Net income received from same during year ending Oct. 31, 1894, . . .	1,449 91
Value, by books, of other real estate held or owned by foreclosure or otherwise,	600 00
Assessed value of the same,	600 00
Net income received from same during year ending Oct. 31, 1894, . . .	50 00
Number of loans which are of an amount not exceeding \$3,000 each, 453	
Aggregate amount of the same,	414,552 15
Total number of loans upon real estate,	449
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	47,001 44
Times for the dividends fixed by the by-laws: January 1 and July 1. .	
Rate and amount of each semi-annual dividend { 2 per cent., \$15,693 36 } during the year ending Oct. 31, 1894, . . . { 2 per cent., 15,896 21 }	31,589 57
Number of accounts opened during the year ending Oct. 31, 1894, . . .	513
Number of accounts closed during the year ending Oct. 31, 1894, . . .	321
Total number of open accounts Oct. 31, 1894,	3,025
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	1,989 84
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	168,203 18
Number of same,	1,951
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	148,223 22
Number of same,	1,928
Date of examination by commissioner: March 13.	

Leominster Savings Bank — Concluded.*Classification of Deposits received during the Year ending Oct. 31, 1894.*

	Num- ber.	Amount.		Num- ber.	Amount.
Of \$50 and less, . . .	1,248	\$27,985 45	To the credit —		
Exceeding \$50 and not more than \$100, . . .	343	20,468 58	Of women, both adult and minor, . . .	1,024	\$75,543 08
Exceeding \$100 and not more than \$200, . . .	125	19,809 33	Of guardians, . . .	5	2,066 00
Exceeding \$200 and not more than \$500, . . .	161	40,252 61	Of religious and chari- table associations, .	24	6,019 62
Exceeding \$500 and less than \$1,000, . . .	45	30,561 23	In trust,	30	8,659 70
Of \$1,000 or more, . .	29	29,125 98			
Totals,	1,951	\$168,203 18			

LEXINGTON SAVINGS BANK — LEXINGTON.

Incorporated March 11, 1871. Present number of corporators, 39.

BRADLEY C. WHITCHER, *President.* JAMES E. CRONE, *Treasurer.*
AUGUSTUS E. SCOTT, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

LEONARD A. SAVILLE, WALTER WELLINGTON,
LYMAN LAWRENCE, EDWIN S. SPAULDING,
BRADLEY C. WHITCHER.

Open for business Wednesday, 3.30 to 6 P.M. ; Saturday, 3.30 to 7 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$20,318 75	Deposits, . . .	\$308,671 00
Loan on public funds, . .	25,000 00	Guaranty fund, .	9,405 61
Loan on bank stock, . . .	2,000 00	Interest account, .	3,146 68
Railroad bonds as per schedule, .	39,500 00	Profit and loss ac-	
Loan on railroad bonds, . .	2,000 00	count, . . .	2,582 50
Loans on real estate, . . .	201,061 15		
Loans on personal security, .	16,400 00		
Loans to counties, cities or towns			
(notes),	10,000 00		
Deposit in bank, on interest, .	5,251 16		
Expense account, . . .	90 92		
Cash on hand,	2,183 81		
	\$323,905 79		\$323,805 79

Cash on Deposit in Bank :—

Fourth National Bank, Boston, \$5,251 16

Loan on Public Funds :—

On \$26,000 City of Boston, Mass., 4s, \$25,000 00

Lexington Savings Bank — Continued.

Loan on Bank Stock :—

On 15 shares Merchants' National Bank, Boston,	.	:	:	:	:	} \$2,000 00
On 10 shares National Bank of North America, Boston,	.	:	:	:	:	

Loan on Railroad Bonds :—

On \$2,000 Eastern R.R. 6s,	\$2,000 00
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Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Concord, N. H., 4s,	\$5,000	\$5,200 00	\$5,000 00
County of Aroostook, Me., 4½s,	5,000	5,318 75	5,318 75
City of Cleveland, Ohio, 5s,	5,000	5,425 00	5,000 00
of Milwaukee, Wis., 5s,	5,000	5,475 00	5,000 00
	\$20,000	\$21,418 75	\$20,318 75

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	\$6,000	\$6,060 00	\$6,000 00
Boston, Revere Beach & Lynn R. R. 6s,	2,000	2,100 00	2,000 00
Cheshire R. R. 6s,	1,000	1,060 00	1,000 00
Concord & Montreal R.R. 4s,	5,000	5,100 00	5,000 00
Lowell & Lawrence R.R. 6s,	2,000	2,100 00	2,000 00
Maine Central R.R. 4½s,	3,500	3,675 00	3,500 00
Portland & Ogdensburg R.R. 6s,	5,000	5,500 00	5,000 00
Boston & Maine R.R. 4½s,	10,000	11,050 00	10,000 00
Conn. & Passumpsic Rivers R.R. 4s,	5,000	5,050 00	5,000 00
	\$39,500	\$41,695 00	\$39,500 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$5,251 16	3 per cent.	\$32,000 00	4 per cent.	\$202,161 15	6 per cent.
3,000 00	3½ "	19,200 00	5 "	100 00	7½ "

Lexington Savings Bank — Concluded.

Number of loans which are of an amount not exceeding \$3,000 each,	101	
Aggregate amount of the same,		\$154,961 15
Total number of loans upon real estate,	94	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		17,800 60
Time for the dividends fixed by the by-laws: third Wednesday in April and October.		
Rate and amount of each semi-annual dividend { 2½ per cent., \$6,952 38 } during the year ending Oct. 31, 1894, { 2 per cent., 5,826 02 }		12,778 40
Number of accounts opened during the year ending Oct. 31, 1894,	156	
Number of accounts closed during the year ending Oct. 31, 1894,	95	
Total number of open accounts Oct. 31, 1894,	1,111	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		850 16
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		68,683 73
Number of same,	1,149	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		61,120 09
Number of same,	744	
Date of examination by commissioner: January 18.		

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less,	890	\$16,970 99	To the credit —		
Exceeding \$50 and not more than \$100,	128	10,760 72	Of women, both adult and minor,	546	\$29,973 65
Exceeding \$100 and not more than \$200,	66	9,921 10	Of guardians,	1	800 00
Exceeding \$200 and not more than \$500,	45	15,018 32	Of religious and chari-table associations,	27	1,774 83
Exceeding \$500 and less than \$1,000,	14	9,652 60	In trust,	58	5,208 05
Of \$1,000 or more,	6	6,360 00			
Totals,	1,149	\$68,683 73			

LOWELL FIVE CENTS SAVINGS BANK—LOWELL.

Incorporated April 12, 1854. Present number of corporators, 62.

WILLIAM S. SOUTHWORTH, *President.* AUSTIN K. CHADWICK, *Treasurer.*
AUSTIN K. CHADWICK, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

GEO. F. PENNIMAN, JOHN H. MCALVIN,
GEORGE S. CHENEY, ALBION C. TAYLOR,
ARTHUR STAPLES, AUSTIN K. CHADWICK.

Open for business every business day, 9 A.M. to 1 P.M.; also Saturday, 7 to 9 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Bank stock as per schedule, .	\$179,720 00	Deposits,	\$1,569,538 89
Loans on bank stock,	15,000 00	Guaranty fund, . .	66,500 00
Railroad bonds as per schedule,	75,000 00	Profit and loss ac-	
Real estate (for banking pur-		count,	62,083 54
poses),	65,000 00	Premium account, .	653 00
Real estate by foreclosure, . .	3,000 00		
Loans on real estate,	792,441 67		
Loans on personal security, . .	525,550 00		
Loans to counties, cities or towns			
(notes),	25,000 00		
Deposits in banks, on interest, .	15,790 55		
Cash on hand,	2,273 21		
	\$1,698,775 43		\$1,698,775 43

Cash on Deposit in Banks, amount in each :—

Prescott National Bank, Lowell,	\$1,275 44
Appleton National Bank, Lowell,	14,423 14
National Bank of the Commonwealth, Boston,	91 97

Loans on Bank Stock, amount on each :—

On 23 shares Prescott National Bank, Lowell,	}	\$2,600 00
On 7 shares Old Lowell National Bank, Lowell,		
On 14 shares Appleton National Bank, Lowell,		
On 34 shares Rollstone National Bank, Fitchburg,		2,000 00
On 1 share Old Lowell National Bank, Lowell,	}	400 00
On 1 share First National Bank, Lowell,		
On 2 shares Crocker National Bank, Turner's Falls,		

Lowell Five Cents Savings Bank — Continued.

On 3 shares Old Lowell National Bank, Lowell,	}	\$2,200 00
On 15 shares First National Bank, Lowell,		
On 15 shares Railroad National Bank, Lowell,		
On 44 shares Merchants' National Bank, Lowell,	}	7,800 00
On 9 shares Prescott National Bank, Lowell,		
On 25 shares Railroad National Bank, Lowell,		

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
44	Atlas National Bank, Boston, .	\$4,400	\$5,148 00	\$4,400 00
83	Blackstone Nat'l B'k, Boston, .	3,300	3,300 00	3,300 00
40	Boston National B'k, Boston, .	4,000	4,160 00	4,000 00
52	Boylston Nat'l Bank, Boston, .	5,200	6,500 00	5,200 00
50	National City Bank, Boston, .	5,000	4,100 00	5,000 00
40	National Bank of Commerce, Boston,	4,000	4,600 00	4,000 00
70	Continental Nat'l B'k, Boston, .	7,000	8,540 00	7,000 00
30	National Eagle Bank, Boston, .	3,000	2,490 00	3,000 00
50	Eliot National Bank, Boston, .	5,000	6,550 00	5,000 00
20	Everett National Bank, Boston, .	2,000	1,660 00	2,000 00
17	Nat'l Exchange Bank, Boston, .	1,700	2,142 00	1,700 00
20	National Bank of the Commonwealth, Boston,	2,000	2,580 00	2,000 00
5	Faneuil Hall N'l Bank, Boston, .	500	645 00	500 00
50	Freeman's Nat'l Bank, Boston, .	5,000	5,000 00	5,000 00
60	Globe Nat'l Bank, Boston, .	6,000	5,400 00	6,000 00
50	Hamilton Nat'l Bank, Boston, .	5,000	5,500 00	5,000 00
22	N'l Hide & Leather B'k, Boston, .	2,200	2,354 00	2,200 00
20	Howard Nat'l Bank, Boston, .	2,000	1,920 00	2,000 00
40	Lincoln Nat'l Bank, Boston, .	4,000	3,120 00	4,000 00
10	Merchants' N'l Bank, Boston, .	1,000	1,570 00	1,000 00
5	North Nat'l Bank, Boston, .	500	565 00	500 00
90	N'l B'k of No.America, Boston, .	9,000	10,440 00	9,000 00
100	N'l B'k of Redemption, Boston, .	10,000	12,500 00	10,000 00
10	N'l B'k of the Republic, Boston, .	1,000	1,590 00	1,000 00
27	Nat'l Revere Bank, Boston, .	2,700	2,565 00	2,700 00
25	Second Nat'l Bank, Boston, .	2,500	4,625 00	2,500 00
60	Shoe & Leather N'l Bk, Boston, .	6,000	5,400 00	6,000 00
5	Shawmut Nat'l Bank, Boston, .	500	665 00	500 00
20	State Nat'l Bank, Boston, .	2,000	2,320 00	2,000 00
92	Suffolk National Bank, Boston, .	9,200	9,200 00	9,200 00
71	Tremont Nat'l Bank, Boston, .	7,100	6,248 00	7,100 00
40	Nat'l Union Bank, Boston, .	4,000	5,320 00	4,000 00
20	Washington Nat'l B'k, Boston, .	2,000	2,180 00	2,000 00
85	First Nat'l Bank, Lowell, . . .	8,500	14,450 00	11,305 00
35	Merchants' Nat'l Bank, Lowell, .	3,500	5,250 00	3,500 00
83	Old Lowell Nat'l B'k, Lowell, .	8,300	9,960 00	10,375 00
135	Prescott Nat'l Bank, Lowell, .	13,500	20,250 00	16,740 00
78	Railroad Nat'l Bank, Lowell, .	7,800	9,360 00	9,000 00
		\$170,400	\$200,167 00	\$179,720 00

Lowell Five Cents Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$20,000	\$20,000 00	\$20,000 00
Fitchburg R.R. 5s, . . .	40,000	42,500 00	40,000 00
Maine Central R.R. 4½s, . . .	15,000	15,900 00	15,000 00
	\$75,000	\$78,400 00	\$75,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$91 97	2 per cent.	\$233,000 00	4½ per cent.	\$17,800 00	5½ per cent.
15,698 58	3 “	22,300 00	4¾ “	71,450 00	6 “
283,000 00	4 “	619,441 67	5 “	30,000 00	6½ “
50,000 00	4½ “	31,000 00	5½ “		

Amount invested in real estate for banking purposes,	\$65,000 00
Estimated value of the same,	65,000 00
Assessed value of the same,	56,420 00
Net income received from same during year ending Oct. 31, 1894, . . .	606 29
Value, by books, of other real estate held or owned by foreclosure or otherwise,	3,000 00
Assessed value of the same,	5,700 00
Net income received from same during year ending Oct. 31, 1894, . . .	184 45
Number of loans which are of an amount not exceeding \$3,000 each, 186	
Aggregate amount of the same,	260,691 67
Total number of loans upon real estate,	230
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	77,030 31
Times for the dividends fixed by the by-laws: first Saturday in January and July.	
Rate and amount of each semi-annual dividend { 2 per cent, \$29,265 34 } during the year ending Oct. 31, 1894, . . . { 2 per cent., 29,136 67 }	58,402 01
Number of accounts opened during the year ending Oct. 31, 1894, . . .	1,493
Number of accounts closed during the year ending Oct. 31, 1894, . . .	1,232
Total number of open accounts Oct. 31, 1894,	7,323
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	6,318 28
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	266,568 27
Number of same,	7,378
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	264,340 74
Number of same,	4,314
Date of examination by commissioner: September 14.	

Lowell Five Cents Savings Bank — Concluded.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less, . . .	6,574	\$58,791 89	To the credit —		
Exceeding \$50 and not more than \$100, . . .	354	29,670 42	Of women, both adult and minor, . . .	3,043	\$104,664 09
Exceeding \$100 and not more than \$200, . . .	175	27,365 16	Of guardians, . . .	10	2,229 07
Exceeding \$200 and not more than \$500, . . .	170	61,255 91	Of religious and charitable associations, .	31	2,810 24
Exceeding \$500 and less than \$1,000, . . .	58	41,485 39	In trust,	587	28,864 83
Of \$1,000 or more, . . .	47	48,000 00			
Totals,	7,378	\$266,568 27			

LOWELL INSTITUTION FOR SAVINGS—LOWELL.

Incorporated Feb. 20, 1829. Present number of corporators, 50.

A. ST. JOHN CHAMBER, President. GEORGE J. CARNEY, Treasurer.
GEORGE J. CARNEY, Clerk of the Corporation.

Names of committee charged with the investment of its funds :

GEORGE S. MOTLEY, FREDERICK TAYLOR,
JAMES W. B. SHAW, GEO. J. CARNEY.

Open for business every business day, 9 A.M. to 2 P.M., and Saturdays, 7 to 9 P.M.; for
payments, Tuesday, Thursday, Saturday, 9 A.M. to 2 P.M.;
and Saturdays, 7 to 9 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$65,000 00	Deposits,	\$4,399,116 39
Bank stock as per schedule, .	170,500 00	Guaranty fund, . .	221,806 25
Loans on bank stock,	15,350 00	Profit and loss ac- count,	30,319 83
Real estate (for banking pur- poses),	20,334 06	Suspense account, .	84,283 01
Loans on real estate,	1,773,092 00		
Loans on personal security, .	910,400 00		
Loans to counties, cities or towns (notes),	1,642,710 00		
Deposits in banks, on interest, .	138,139 42		
	\$4,735,525 48		\$4,735,525 48

Cash on Deposit in Banks, amount in each :—

Wamesit National Bank, Lowell,	\$75,000 00
Merchants' National Bank, Lowell,	63,139 42

Loans on Bank Stock, amount on each :—

On 10 shares Merchants' National Bank, Lowell,	\$400 00
On 2 shares Prescott National Bank, Lowell,	} 1,200 00
On 10 shares Railroad National Bank, Lowell,	
On 140 shares Wamesit National Bank, Lowell,	9,000 00
On 30 shares Merchants' National Bank, Lowell,	2,000 00
On 5 shares Railroad National Bank, Lowell,	300 00
On 16 shares Prescott National Bank, Lowell,	650 00
On 25 shares First National Bank, Lowell,	1,800 00

Lowell Institution for Savings — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
District of Columbia 5s, . . .	\$65,000	\$65,000 00	\$65,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
142	Columbian Nat'l Bank, Boston,	\$14,200	\$14,626 00	\$14,200 00
174	National Eagle Bank, Boston,	17,400	14,485 50	17,400 00
344	Merchants' Nat'l Bank, Boston,	34,400	54,488 00	34,400 00
161	New England N'l B'k, Boston,	16,100	25,478 25	16,100 00
473	Second Nat'l Bank, Boston, .	47,300	87,505 00	47,300 00
160	First National Bank, Lowell, .	16,000	28,000 00	16,000 00
80	Merchants' Nat'l B'k, Lowell,	8,000	12,000 00	8,000 00
171	Railroad Nat'l Bank, Lowell,	17,100	20,520 00	17,100 00
		\$170,500	\$257,052 75	\$170,500 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$138,139 42	2½ per cent.	\$60,000 00	3½ per cent.	\$186,000 00	4½ per cent.
209,000 00	3 "	1,549,210 00	4 "	936,225 00	5 "
100,000 00	3½ "	75,000 00	4½ "	16,250 00	5½ "
548,000 00	3¾ "	25,000 00	4¾ "	23,417 00	6 "
27,500 00	3¾ "	485,950 00	4¾ "	100,000 00	6½ "

Amount invested in real estate for banking purposes,	\$20,334 06
Estimated value of the same,	20,334 06
Assessed value of the same,	42,350 00
Net income received from same during year ending Oct. 31, 1894, . . .	1,266 20
Number of loans which are of an amount not exceeding \$3,000 each, 111	
Aggregate amount of the same,	167,467 00
Total number of loans upon real estate,	180
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	207,390 43
Times for the dividends fixed by the by-laws: first Saturday in May and November.	

Lowell Institution for Savings — Concluded.

Rate and amount of each semi-annual dividend { 2 per cent., \$84,138 41 } \$167,994 21	
during the year ending Oct. 31, 1894, . . . { 2 per cent., 83,855 80 }	
Number of accounts opened during the year ending Oct. 31, 1894,	1,663
Number of accounts closed during the year ending Oct. 31, 1894,	1,731
Total number of open accounts Oct. 31, 1894,	11,209
Total expenses of the corporation for the year ending Oct. 31, 1894 (ex-	
clusive of taxes),	8,900 00
Amount of deposits, not including dividends, received during the year	
ending Oct. 31, 1894,	645,484 00
Number of same,	9,886
Amount of withdrawals, including dividends, during the year ending Oct.	
31, 1894,	773,030 65
Number of same,	12,422
Date of examination by commissioner : April 13.	

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less, . . .	7,705	\$157,612 00	To the credit —		
Exceeding \$50 and not more than \$100, . . .	1,112	91,462 00	Of women, both adult and minor, . . .	5,459	\$364,205 00
Exceeding \$100 and not more than \$200, . . .	432	68,073 00	Of guardians, . . .	15	3,835 00
Exceeding \$200 and not more than \$500, . . .	427	153,285 00	Of religious and chari- table associations, . .	25	3,224 00
Exceeding \$500 and less than \$1,000, . . .	125	89,468 00	In trust,	1,138	86,717 00
Of \$1,000 or more, . . .	85	85,584 00			
Totals,	9,886	\$645,484 00			

LUDLOW SAVINGS BANK—LUDLOW.

Incorporated Feb. 23, 1888. Present number of corporators, 35.

GEORGE D. GREEN, *President.*

GEORGE A. BIRNIE, Treasurer.

GEORGE A. BIRNIE, Clerk of the Corporation.

Names of committee charged with the investment of its funds :

GEORGE D. GREEN,

W. S. COLWELL,

E. E. FULLER,

M. D. L. TOWNE.

M. H. LYONS.

Open for business every business day, 10 A.M. to 12 M.; 1 to 3 P.M.; also Wednesdays and Fridays, 7.30 to 9 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Bank stock as per schedule, .	\$1,100 00	Deposits, . . .	\$53,569 74
Railroad bonds as per schedule,	4,246 50	Guaranty fund, .	464 94
Loans on real estate, . . .	33,351 00	Interest account, .	95 09
Loans on personal security, .	5,905 00		
Loans to counties, cities or towns (notes),	3,500 00		
Deposits in banks, on interest, .	4,527 68		
Expense account,	95 95		
Insurance account,	30 00		
Cash on hand,	1,373 64		
	<hr/>		<hr/>
	\$54,129 77		\$54,129 77

Cash on Deposit in Banks, amount in each : —

Springfield Safe Deposit and Trust Company, Springfield,	.	.	.	.	\$1,852	56
Pynchon National Bank, Springfield,	.	.	.	.	2,675	12

Ludlow Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	City National Bank, Holyoke,	\$1,000	\$1,150 00	\$1,100 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 5s,	\$2,000	\$2,100 00	\$2,102 50
Leeds & Farmington R.R. 6s,	1,000	1,040 00	1,144 00
Connecticut River R.R. 4s,	1,000	1,050 00	1,000 00
	\$4,000	\$4,190 00	\$4,246 50

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$4,527 68	4 per cent.	\$8,900 00	5½ per cent.	\$20,156 00	6 per cent.
13,700 00	5 "				

Number of loans which are of an amount not exceeding \$3,000 each, 76
Aggregate amount of the same, \$42,756 00
Total number of loans upon real estate, 44
Gross amount of interest or profits received or earned, as per books, during
year ending Oct. 31, 1894, 2,708 57
Times for the dividends fixed by the by-laws: April 1 and October 1.
Rate and amount of each semi-annual dividend { 2 per cent., \$958 49 }
during the year ending Oct. 31, 1894, . . . { 2 per cent., 935 41 } 1,893 90
Number of accounts opened during the year ending Oct. 31, 1894, . 132
Number of accounts closed during the year ending Oct. 31, 1894, . 105
Total number of open accounts Oct. 31, 1894, 473
Total expenses of the corporation for the year ending Oct. 31, 1894 (ex-
clusive of taxes), 754 20
Amount of deposits, not including dividends, received during the year
ending Oct. 31, 1894, 21,025 30
Number of same, 860
Amount of withdrawals, including dividends, during the year ending Oct.
31, 1894, 18,500 97
Number of same, 342
Date of examination by commissioner: June 8.

Ludlow Savings Bank — Concluded.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less, . . .	754	\$6,483 62	To the credit —		
Exceeding \$50 and not more than \$100, . . .	65	3,933 30	Of women, both adult and minor, . . .	210	\$5,096 36
Exceeding \$100 and not more than \$200, . . .	26	3,071 32	Of guardians, . . .	1	165 39
Exceeding \$200 and not more than \$500, . . .	8	2,816 38	Of religious and charitable associations, . .	14	446 11
Exceeding \$500 and less than \$1,000, . . .	5	3,220 68	In trust,	8	1,022 46
Of \$1,000 or more, . . .	2	2,000 00			
Totals,	860	\$21,025 30			

LYNN FIVE CENTS SAVINGS BANK—LYNN.

Incorporated May 15, 1855. Present number of corporators, 74.

ROLLIN E. HARMON, *President.* HENRY E. NEWHALL, *Treasurer.*
HENRY E. NEWHALL, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

ROLLIN E. HARMON, HENRY A. PEVEAR,
JAMES S. NEWHALL, CHARLES H. NEWHALL,
RUFUS KIMBALL.

Open for business every business day, 9 A.M to 1 P.M.; also Saturday, 3 to 6 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$298,572 50	Deposits, . . .	\$2,889,977 79
Loans on public funds, . . .	662,650 00	Guaranty fund, . .	144,000 00
Bank stock as per schedule, .	180,197 97	Profit and loss ac-	
Loans on bank stock, . . .	10,300 00	count, . . .	197,309 54
Railroad bonds as per schedule, .	44,000 00		
Loans on railroad bonds, . . .	340,000 00		
Real estate (for banking pur-			
poses), . . .	33,155 40		
Real estate by foreclosure, . .	1,428 81		
Loans on real estate, . . .	1,156,636 81		
Loans on personal security, . .	344,850 00		
Loans to counties, cities or towns			
(notes), . . .	9,000 00		
Deposits in banks, on interest, .	133,485 58		
Expense account, . . .	3,056 56		
Furniture and fixtures, . . .	1,224 41		
Cash on hand, . . .	12,729 34		
	\$3,231,287 33		\$3,231,287 33

Cash on Deposit in Banks, amount in each : —

National City Bank, Lynn,	\$12,452 89
Merchants' National Bank, Boston,	7,476 23
Market National Bank, Boston,	61,415 61
National Bank of the Republic, Boston,	52,140 80

Lynn Five Cents Savings Bank — Continued.

Loans on Public Funds, amount on each : —

On \$50,000 City of Boston, Mass., 4s,	\$50,000 00
On \$45,000 Town of Arlington, Mass., 4s,	160,000 00
On \$75,000 City of Brockton, Mass., notes,	
On \$50,000 certified check on Shawmut National Bank,*	
On \$50,000 City of Cambridge, Mass., 4s,	126,000 00
On \$20,000 City of Medford, Mass., 4s,	
On \$10,000 City of Fall River, Mass., 4½s,	
On \$48,000 City of Malden, Mass., 4s,	
On \$100,000 City of Indianapolis, Ind., 4s,	146,000 00
On \$20,000 Town of Agawam, Mass., 4s,	
On \$5,000 City of Fall River, Mass., 4s,	
On \$10,000 City of Portsmouth, N. H., 4s,	
On \$10,000 Town of Athol, Mass., 4s,	
On \$5,000 Town of Wakefield, Mass., 4s,	50,000 00
On \$4,000 City of Marlborough, Mass., 4s,	
On \$11,500 City of Waterbury, Conn., 4s,	
On \$2,000 City of Everett, Mass., 4s,	
On \$1,000 City of Manchester, N. H., 4s,	61,000 00
On \$33,000 Town of Methuen, Mass., 4s,	
On \$3,000 City of Haverhill, Mass., 4s,	
On \$1,000 City of Sioux City, Iowa, 6s,	
On \$3,000 Town of Provincetown, Mass., 4s,	20,000 00
On \$25,000 Town of Hudson, Mass., 4s,	
On \$30,202 Town of Hull, Mass., 4s,	
On \$20,000 Town of Rockport, Mass., 4s,	49,650 00
On \$7,000 Town of Laconia, N. H., 4s,	
On \$10,000 Town of Windsor, Vt., 4s,	
On \$8,000 City of Meriden, Conn., 3½s,	
On \$1,000 City of Holyoke, Mass., 4s,	
On \$25,000 City of Taunton, Mass., 4s,	

Loans on Bank stock, amount on each : —

On 10 shares Manufacturers' National Bank, Lynn,	\$625 00
On 5 shares Lynn National Bank, Lynn,	500 00
On 16 shares National City Bank, Lynn,	1,600 00
On 2 shares Railroad National Bank, Lowell,	175 00
On 60 shares Security Safe Deposit and Trust Company, Lynn,	5,400 00
On 10 shares Security Safe Deposit and Trust Company, Lynn,	800 00
On 15 shares Manufacturers' National Bank, Lynn,	1,200 00

Loans on Railroad Bonds, amount on each : —

On \$20,000 Maine Central R.R. 7s,	\$40,000 00
On \$25,000 Boston & Albany R.R. 6s,	
On \$23,000 Concord & Montreal R.R. 4s,	174,000 00
On \$73,000 Boston & Maine R.R. 4½s,	
On \$80,000 St. Johnsbury & Lake Champlain R.R. 5s,	
On \$120,000 Providence & Springfield R.R. 5s,	100,000 00
On \$2,000 Concord & Montreal R.R. 4s,	26,000 00
On \$15,000 Fitchburg R.R. 5s,	
On \$12,000 Upper Coos R.R. 4½s,	

* Held temporarily.

Lynn Five Cents Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 3½s, . . .	\$10,000	\$10,100 00	\$9,862 50
of Cambridge, Mass., 6s, . . .	5,000	5,072 50	5,000 00
of Chelsea, Mass., 6s, . . .	2,000	2,025 00	2,000 00
of Chicago, Ill., 4s, . . .	25,000	25,500 00	25,000 00*
of Chicago, Ill., 7s, . . .	20,000	20,480 00	20,000 00*
of Cleveland, Ohio, 5s, . . .	57,210	59,344 31	57,210 00
of Cleveland, Ohio, 7s, . . .	7,000	7,225 00	7,000 00
of Fort Wayne, Ind., 6s, . . .	15,000	16,425 00	15,000 00
of Grand Rapids, Mich., 4s, . . .	5,000	5,062 50	5,000 00
of Lynn, Mass., 4s, . . .	12,000	12,300 00	12,000 00
of Manchester, N. H., 4s, . . .	1,000	1,035 00	1,000 00
of Milwaukee, Wis., 5s, . . .	24,500	25,823 75	24,500 00
of Newton, Mass., 5s, . . .	5,000	5,650 00	5,000 00
of Pawtucket, R. I., 5s, . . .	5,000	5,225 00	5,000 00
of Peoria, Ill., 4½s, . . .	10,000	10,650 00	10,000 00
of Rockford, Ill., 4½s, . . .	21,000	21,955 00	21,000 00
Town of Brookline, Mass., 7s, . . .	10,000	11,000 00	10,000 00
of Framingham, Mass., 4s, . . .	10,000	10,300 00	10,000 00
of Wakefield, Mass., 4s, . . .	4,000	4,000 00	4,000 00
County of Strafford, N. H., 4s, . . .	10,000	10,000 00	10,000 00
District of Columbia 7s, . . .	15,000	18,000 00	15,000 00
City of Grand Rapids, Mich., 5s, . . .	25,000	25,437 50	25,000 00
	\$298,710	\$312,610 56	\$298,572 50

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested
23	Nat'l Exchange Bank, Boston,	\$2,300	\$2,915 25	\$2,957 50
88	Globe National Bank, Boston,	8,800	7,744 00	7,920 00
253	N'l B'k of Redemption, Boston,	25,300	30,992 50	30,000 00
7	N'l Hide & Leather B'k, Boston,	700	752 50	682 50
69	Nat'l Revere Bank, Boston, .	6,900	6,555 00	6,900 00
25	Freeman's Nat'l Bank, Boston,	2,500	2,250 00	2,250 00
15	Shoe & Leather N'l B'k, Boston,	1,500	1,350 00	1,500 00
154	Continental N'l Bank, Boston,	15,400	17,710 00	17,116 50
14	Boylston Nat'l Bank, Boston, .	1,400	1,708 00	1,400 00
17	Columbian Nat'l Bank, Boston,	1,700	1,759 50	1,700 00
127	Nat'l Union Bank, Boston, .	12,700	17,049 75	15,500 00
37	Blackstone N'l Bank, Boston, .	3,700	3,700 00	3,700 00
42	N'l B'k of the Republic, Boston,	4,200	6,678 00	4,200 00
127	Tremont Nat'l Bank, Boston, .	12,700	11,176 00	12,700 00
30	North Nat'l Bank, Boston, .	3,000	3,480 00	3,000 00

Lynn Five Cents Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
26	N'l B'k of No. America, Boston,	\$2,600	\$2,990 00	\$2,418 00
276	Nat'l City Bank, Lynn, . . .	27,600	48,300 00	39,539 50
93	Central Nat'l Bank, Lynn, . .	9,300	13,950 00	11,863 97
61	First Nat'l Bank, Lynn, . . .	6,100	8,235 00	6,850 00
30	Winthrop Nat'l Bank, Boston,	3,000	3,495 00	3,000 00
50	Georgetown N'l Bank, George- town,	5,000	5,500 00	5,000 00
		\$156,400	\$198,290 50	\$180,197 97

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Revere Beach & Lynn R.R. 6s,	\$11,000	\$11,550 00	\$11,000 00
Fitchburg R.R. 5s,	9,000	9,360 00	9,000 00
Fitchburg R.R. 6s,	7,000	7,350 00	7,000 00
Old Colony R.R. 6s,	7,000	7,400 00	7,000 00
Portland & Ogdensburg R.R. 6s, .	10,000	11,000 00	10,000 00
	\$44,000	\$46,660 00	\$44,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$7,476 23	1½ per cent.	\$75,000 00	3½ per cent.	\$202,682 00	5 per cent.
113,556 41	2 "	837,550 00	4 "	4,500 00	5½ "
12,452 89	2½ "	25,000 00	4½ "	972,499 81	5½ "
135,000 00	3 "	105,000 00	4½ "	61,805 00	6 "
100,000 00	3½ "	4,000 00	4½ "	400 00	6½ "

Amount invested in real estate for banking purposes,	\$33,155 40
Estimated value of the same,	34,000 00
Assessed value of the same,	32,100 00
Net income received from same during year ending Oct. 31, 1894, . .	2,072 90
Value, by books, of other real estate held or owned by foreclosure or otherwise,	1,428 81
Assessed value of the same,	19,000 00
Number of loans which are of an amount not exceeding \$3,000 each, .	902
Aggregate amount of the same,	844,186 81
Total number of loans upon real estate,	950

Lynn Five Cents Savings Bank — Concluded.

Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	\$159,153 88
Times for the dividends fixed by the by-laws: January 1 and July 1.	
Rate and amount of each semi-annual dividend { 2 per cent., \$52,192 27 } during the year ending Oct. 31, 1894, { 2 per cent., 53,165 16 }	105,357 43
Number of accounts opened during the year ending Oct. 31, 1894,	2,655
Number of accounts closed during the year ending Oct. 31, 1894,	2,285
Total number of open accounts Oct. 31, 1894,	16,515
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	9,077 78
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	662,007 12
Number of same,	17,081
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	625,499 84
Number of same,	14,889
Date of examination by commissioner: April 17.	

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less,	14,560	\$219,167 17	To the credit —		
Exceeding \$50 and not more than \$100,	1,370	111,052 09	Of women, both adult and minor,	9,216	\$365,329 66
Exceeding \$100 and not more than \$200,	539	83,614 31	Of guardians,	43	4,845 67
Exceeding \$200 and not more than \$500,	571	212,161 53	Of religious and charitable associations,	88	5,274 46
Exceeding \$500 and less than \$1,000,	23	20,321 41	In trust,	233	16,069 92
Of \$1,000 or more,	13	15,690 61			
Totals,	17,081	\$662,007 12			

LYNN INSTITUTION FOR SAVINGS — LYNN.

Incorporated June 20, 1826. Present number of corporators, 60.

PHILIP A. CHASE, *President.* D. H. SWEETSER, *Treasurer.*
D. H. SWEETSER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

PHILIP A. CHASE, AMOS F. BREED,
WILLIAM BASSETT, JOSEPH B. BREED.

Open for business every business day, 9 A.M. to 1 P.M.; and Saturday, 2.30 to 5.30 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$805,440 00	Deposits,	\$3,497,804 12
Bank stock as per schedule, .	190,900 00	Guaranty fund, . .	170,000 00
Loans on bank stock,	22,500 00	Profit and loss ac-	
Railroad bonds as per schedule, .	198,500 00	count,	187,655 91
Loan on railroad stock,	50,000 00		
Real estate (for banking pur-			
poses),	30,000 00		
Real estate by foreclosure, . .	2,623 73		
Loans on real estate,	1,384,638 00		
Loans on personal security, . .	881,153 00		
Loans to counties, cities or towns			
(notes),	87,666 67		
Deposits in banks, on interest, .	189,049 79		
Tax titles,	211 31		
Cash on hand,	12,777 53		
	\$3,855,460 03		\$3,855,460 03

Cash on Deposit in Banks, amount in each : —

First National Bank, Lynn,	\$96,367 85
Fourth National Bank, Boston,	25,000 00
Shawmut National Bank, Boston,	16,994 44
Manufacturers' National Bank, Boston,	50,687 50

Loans on Bank Stock, amount on each : —

On 20 shares First National Bank, Lynn,	\$2,000 00
On 30 shares First National Bank, Lynn,	3,000 00
On 70 shares Fourth National Bank, Boston,	6,500 00
On 10 shares Lynn Safe Deposit and Trust Company, Lynn,	1,000 00
On 100 shares First National Bank, Lynn,	10,000 00

Loan on Railroad Stock : —

On 500 shares Eastern R.R.,	\$50,000 00*
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* A legal loan when made.

Lynn Institution for Savings — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bay City, Mich., 5s, . . .	\$7,000	\$7,000 00	\$7,000 00
of Boston, Mass., 3½s, . . .	10,000	10,000 00	10,000 00
of Boston, Mass., 4s, . . .	68,000	68,000 00	68,000 00
of Boston, Mass., 6s, . . .	6,000	6,900 00	6,000 00
of Cambridge, Mass., 4s, . . .	30,000	30,000 00	30,000 00
of Cambridge, Mass., 6s, . . .	10,000	11,600 00	10,000 00
of Chicago, Ill., 4s, . . .	50,000	50,000 00	50,000 00*
of Cleveland, Ohio, 6s, . . .	3,000	3,090 00	3,000 00
of Cleveland, Ohio, 5s, . . .	32,040	32,640 00	32,040 00
of Columbus, Ohio, 4s, . . .	10,000	10,000 00	10,000 00*
of Concord, N. H., 6s, . . .	2,000	2,000 00	2,000 00
of Dayton, Ohio, 4s, . . .	25,000	25,000 00	25,000 00*
of Detroit, Mich., 7s, . . .	20,000	24,000 00	20,000 00
of Fall River, Mass., 4s, . . .	5,000	5,000 00	5,000 00
of Hartford, Conn., 4s, . . .	25,000	25,000 00	25,000 00
of Fitchburg, Mass., 4s, . . .	10,000	10,000 00	10,000 00
of Grand Rapids, Mich., 8s, . . .	5,000	5,150 00	5,000 00
of Haverhill, Mass., 4s, . . .	35,000	35,000 00	35,000 00
of Lynn, Mass., 4s, . . .	94,200	94,200 00	94,200 00
of Lynn, Mass., 6s, . . .	1,000	1,030 00	1,000 00
of Lewiston, Me., 6s, . . .	10,000	11,000 00	10,000 00
of Milwaukee, Wis., 5s, . . .	65,000	67,950 00	65,000 00
of Nashua, N. H., 4s, . . .	20,000	20,000 00	20,000 00
of New Bedford, Mass., 6s, . . .	5,000	6,100 00	5,000 00
of New Haven, Conn., 7s, . . .	10,000	11,700 00	10,000 00
of Peoria, Ill., 4½s, . . .	20,000	21,000 00	20,000 00
of Providence, R. I., 5s, . . .	14,000	14,700 00	14,000 00
of Providence, R. I., 6s, . . .	10,000	11,000 00	10,000 00
of Salem, Mass., 5s, . . .	2,000	2,150 00	2,000 00
of Somerville, Mass., 5½s, . . .	10,000	11,200 00	10,000 00
of Taunton, Mass., 4s, . . .	28,000	28,000 00	28,000 00
Town of Abington, Mass., 4s, . . .	5,000	5,000 00	5,000 00
of Beverly, Mass., 4s, . . .	10,000	10,000 00	10,000 00
of Peabody, Mass., 4s, . . .	20,000	20,000 00	20,000 00
of Skowhegan, Me., 4s, . . .	3,200	3,200 00	3,200 00
County of Hampden, Mass., 3s, . . .	10,000	9,500 00	9,500 00
District of Columbia, 6s, . . .	22,500	25,000 00	22,500 00
of Cleveland, Ohio, 4s, . . .	3,000	3,000 00	3,000 00
of Detroit, Mich., 4s, . . .	45,000	45,000 00	45,000 00
of Holyoke, Mass., 4s, . . .	25,000	25,000 00	25,000 00
of Brockton, Mass., 4s, . . .	20,000	20,000 00	20,000 00
	\$805,940	\$826,110 00	\$805,440 00

* Legal investments when made.

Lynn Institution for Savings — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
58	Atlantic National B'k, Boston,	\$5,800	\$7,119 50	\$5,800 00
36	Blackstone Nat'l Bank, Boston,	3,600	3,600 00	3,600 00
89	Columbian N'l Bank, Boston, .	8,900	9,111 50	8,900 00
45	Continental N'l Bank, Boston,	4,500	5,175 00	4,500 00
54	Everett Nat'l Bank, Boston, .	5,400	4,495 50	5,400 00
55	National Exchange B'k, Boston,	5,500	6,971 25	5,500 00
15	Freeman's Nat'l Bank, Boston,	1,500	1,350 00	1,500 00
25	First National Bank, Boston, .	2,500	5,875 00	2,500 00
15	Winthrop Nat'l Bank, Boston,	1,500	1,740 00	1,500 00
25	Mt. Vernon N'l B'k, Boston, .	2,500	3,000 00	2,500 00
34	N'l B'k of No. America, Boston,	3,400	3,910 00	3,400 00
59	New England N'l B'k, Boston,	5,900	9,204 00	5,900 00
118	N'l B'k of the Republic, Boston,	11,800	18,762 00	11,800 00
100	N'l Rockland Bank, Boston, .	10,000	14,000 00	10,000 00
20	Shawmut Nat'l Bank, Boston,	2,000	2,300 00	2,000 00
75	Second Nat'l Bank, Boston, .	7,500	13,500 00	7,500 00
92	National Union Bank, Boston,	9,200	12,328 00	9,200 00
50	N'l Hide & Leather B'k, Boston,	5,000	5,375 00	5,000 00
430	First National Bank, Lynn, .	43,000	58,050 00	43,000 00
301	Central Nat'l Bank, Lynn, .	30,100	46,655 00	30,100 00
213	National City Bank, Lynn, .	21,300	37,275 00	21,300 00
		\$190,900	\$269,796 75	\$190,900 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 5s, .	\$10,000	\$10,600 00	\$10,000 00
Boston & Maine R.R. 4½s, .	25,000	26,500 00	25,000 00
Boston & Providence R.R. 4s, .	20,000	20,000 00	20,000 00
Boston, Revere Beach & Lynn R.R. 6s, .	10,000	10,400 00	10,000 00
Concord & Montreal R.R. 4s, .	25,000	25,000 00	25,000 00
Eastern R.R. 6s, .	11,500	13,340 00	11,500 00
Fitchburg R.R. 5s, .	25,000	26,000 00	25,000 00
Maine Central R.R. 7s, .	15,000	18,500 00	15,000 00
N. Y., Providence & Boston R.R. 7s,	29,000	32,400 00	29,000 00
Old Colony R.R. 6s, .	8,000	8,240 00	8,000 00
New Haven & Derby R.R. 6s, .	20,000	21,000 00	20,000 00
	\$198,500	\$211,980 00	\$198,500 00

Lynn Institution for Savings — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$96,367 85	2 per cent.	\$25,000 00	3½ per cent.	\$567,253 00	5 per cent.
92,681 94	2½ “	414,566 67	4 “	3,900 00	5½ “
30,000 00	3 “	225,000 00	4½ “	633,026 00	5¾ “
130,000 00	3½ “	96,500 00	4¾ “	203,812 00	6 “
60,000 00	3¾ “	36,500 00	4¾ “	900 00	7 “

Amount invested in real estate for banking purposes,	\$30,000 00
Estimated value of the same,	40,000 00
Assessed value of the same,	30,000 00
Net income received from same during year ending Oct. 31, 1894,	2,116 78
Value, by books, of other real estate held or owned by foreclosure or otherwise,	2,623 73
Assessed value of the same,	2,450 00
Number of loans which are of an amount not exceeding \$3,000 each, 446	
Aggregate amount of the same,	675,553 00
Total number of loans upon real estate,	541
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	183,621 92
Times for the dividends fixed by the by-laws: May 1 and November 1.	
Rate and amount of each semi-annual dividend { 2 per cent., \$61,440 08 } during the year ending Oct. 31, 1894, . . . { 2 per cent., 64,342 47 }	125,782 55
Rate and amount of any extra dividend paid during the year ending Oct. 31, 1894, 3 per cent.,	79,583 65
Number of accounts opened during the year ending Oct. 31, 1894, 1,533	
Number of accounts closed during the year ending Oct. 31, 1894, 1,058	
Total number of open accounts Oct. 31, 1894,	10,231
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	9,170 79
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	633,444 00
Number of same,	9,462
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	560,589 64
Number of same,	9,439
Date of examination by commissioner: April 9.	

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less,	7,196	\$184,431 00	To the credit —		
Exceeding \$50 and not more than \$100,	1,130	91,621 00	Of women, both adult and minor,	4,680	\$301,550 00
Exceeding \$100 and not more than \$200,	493	77,377 00	Of guardians,	26	7,121 00
Exceeding \$200 and not more than \$500,	450	163,354 00	Of religious and chari- table associations,	58	4,705 00
Exceeding \$500 and less than \$1,000,	113	80,706 00	In trust,	108	29,257 00
Of \$1,000 or more,	80	85,955 00			
Totals,	9,462	\$633,444 00			

MALDEN SAVINGS BANK—MALDEN.

Incorporated April 2, 1860. Present number of corporators, 40.

JAMES PIERCE, *President.* FRANCIS A. SHOVE, *Treasurer.*
FRANCIS A. SHOVE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

JAMES PIERCE, EVERETT J. STEVENS,
A. G. HILL, J. P. HOLDEN,
A. F. SARGENT, F. F. SILLIMAN.

Open for business every business day, 8.30 A.M. to 1 P.M.; also Saturday, for deposits, 7 to 8.30 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$246,500 00	Deposits,	\$1,968,043 38
Loans on public funds, . . .	50,000 00	Guaranty fund, . .	60,000 00
Bank stock as per schedule, .	55,600 00	Interest account, . .	3,235 64
Loans on bank stock,	3,470 00	Profit and loss ac-	
Railroad bonds as per schedule,	76,000 00	count,	43,483 14
Loans on real estate,	1,175,383 83		
Loans on personal security, . .	390,000 00		
Loans to counties, cities or towns			
(notes),	26,600 00		
Deposits in banks, on interest, .	48,946 67		
Expense account,	601 73		
Cash on hand,	1,759 93		
	\$2,074,762 16		\$2,074,762 16

Cash on Deposit in Banks, amount in each :—

First National Bank, Malden,	\$25,291 80
Freeman's National Bank, Boston,	23,654 87

Loans on Public Funds, amount on each :—

On \$27,000 Town of Methuen, Mass., 4s,	\$25,000 00
On \$6,000 City of Medford, Mass., 4s,	} 25,000 00
On \$5,000 Town of Stamford, Conn., 4s,	
On \$13,000 City of Holyoke, Mass., 4s,	
On \$2,000 City of Vergennes, Vt., 4s,*	

* Legal collateral since substituted.

Malden Savings Bank — Continued.

Loans on Bank Stock, amount on each :—			
On 20 shares Third National Bank, Boston,	}	\$2,000 00	
On 4 shares Blackstone National Bank, Boston,			
On 4 shares Union Market National Bank, Watertown,			
On 9 shares First National Bank, Malden,			800 00
On 5 shares First National Bank, Malden,			500 00
On 8 shares First National Bank, Newburyport,			170 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s,	\$5,000	\$6,000 00	\$5,000 00
of Boston, Mass., 3½s,	1,000	1,000 00	1,000 00
of Cleveland, Ohio, 5s,	10,000	10,279 00	10,000 00
of Fall River, Mass., 6s,	5,000	6,121 00	5,000 00
of Malden, Mass., 3½s,	38,500	38,500 00	38,500 00
of Malden, Mass., 4s,	108,500	112,732 00	108,500 00
of Milwaukee, Wis., 5s,	15,500	16,298 00	15,500 00
of Newton, Mass., 5s,	8,000	8,690 00	8,000 00
of Somerville, Mass., 4½s,	13,000	13,900 00	13,000 00
Town of Brookline, Mass., 7s,	10,000	11,100 00	10,000 00
of Clinton, Mass., 4s,	11,000	11,100 00	11,000 00
County of Aroostook, Me., 4½s,	10,000	10,630 00	10,000 00
Town of Ipswich, Mass., 4s,	10,000	10,632 00	10,000 00
of Orange, Mass., 4s,	1,000	1,030 00	1,000 00
	\$246,500	\$258,012 00	\$246,500 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
20	Atlas National Bank, Boston, .	\$2,000	2,340 00	2,000 00
23	Atlantic Nat'l Bank, Boston, .	2,300	2,829 00	2,300 00
13	N'l B'k of Commerce, Boston,	1,300	1,495 00	1,300 00
25	Continental N'l Bank, Boston,	2,500	2,875 00	2,500 00
28	National Eagle Bank, Boston,	2,800	2,324 00	2,800 00
8	Eliot National Bank, Boston, .	800	1,048 00	800 00
73	Nat'l Exchange Bank, Boston,	7,300	9,198 00	7,300 00
15	First National Bank, Boston, .	1,500	3,570 00	1,500 00
25	Freeman's Nat'l Bank, Boston,	2,500	2,500 00	2,500 00
20	N'l Hide & Leather B'k, Boston,	2,000	2,140 00	2,000 00
10	Hamilton Nat'l Bank, Boston,	1,000	1,100 00	1,000 00
11	Howard Nat'l Bank, Boston, .	1,100	1,056 00	1,100 00
30	Merchants' N'l Bank, Boston, .	3,000	4,710 00	3,000 00
12	N'l B'k of No. America, Boston,	1,200	1,380 00	1,200 00
14	North National Bank, Boston,	1,400	1,624 00	1,400 00

Malden Savings Bank — Continued.
Detailed Statement of Bank Stocks — Concluded.

No of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Old Boston Nat'l Bank, Boston,	\$1,000	\$1,045 00	\$1,000 00
55	N'l B'k of Redemption, Boston,	5,500	6,875 00	5,500 00
7	National Revere B'k, Boston,	700	665 00	700 00
5	Nat'l Rockland Bank, Boston,	500	560 00	500 00
16	Shawmut Nat'l Bank, Boston, .	1,600	1,856 00	1,600 00
47	State National Bank, Boston, .	4,700	5,452 00	4,700 00
10	Tremont Nat'l Bank, Boston, .	1,000	880 00	1,000 00
10	Blackstone N'l Bank, Boston,	1,000	1,000 00	1,000 00
68	First Nat'l Bank, Malden, .	6,800	9,520 00	6,800 00
		\$55,500	\$68,042 00	\$55,500 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 6s, . .	\$9,000	\$9,171 00	\$9,000 00
Boston & Lowell R.R. 4s, . .	3,000	3,075 00	3,000 00
Boston & Lowell R.R. 6s, . .	2,000	2,076 00	2,000 00
Concord & Montreal R.R. 4s, . .	25,000	25,815 00	25,000 00
Old Colony R.R. 6s,	2,000	2,079 00	2,000 00
Concord & Claremont R.R. 4½s, . .	10,000	10,667 00	10,000 00
Portsmouth, Great Falls & Conway R.R. 4½s,	15,000	16,575 00	15,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	10,000	11,166 00	10,000 00
	\$76,000	\$80,624 00	\$76,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$48,948 67	2 per cent.	\$100,000 00	4½ per cent.	\$227,300 00	5½ per cent.
4,500 00	3½ "	204,000 00	4½ "	530,793 83	6 "
191,100 00	4 "	387,760 00	5 "		

Malden Savings Bank — Concluded.

Number of loans which are of an amount not exceeding \$3,000 each,	573	
Aggregate amount of the same,		\$749,283 83
Total number of loans upon real estate,	647	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		98,373 11
Times for the dividends fixed by the by-laws: second Wednesday in April and October.		
Rate and amount of each semi-annual dividend { 2½ per cent., \$41,819 19 } during the year ending Oct. 31, 1894, . . . { 2 per cent., 35,393 76 }		77,212 95
Number of accounts opened during the year ending Oct. 31, 1894,	1,426	
Number of accounts closed during the year ending Oct. 31, 1894,	875	
Total number of open accounts Oct. 31, 1894,	7,419	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		6,431 37
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		597,875 17
Number of same,	10,739	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		475,966 58
Number of same,	6,937	
Date of examination by commissioner: April 27.		

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less,	8,729	\$174,466 94	To the credit —		
Exceeding \$50 and not more than \$100,	1,024	83,614 95	Of women, both adult and minor,	6,082	\$324,607 72
Exceeding \$100 and not more than \$200,	458	69,499 03	Of guardians,	18	6,569 31
Exceeding \$200 and not more than \$500,	352	122,355 68	Of religious and chari-table associations,	87	7,862 01
Exceeding \$500 and less than \$1,000,	111	81,061 52	In trust,	1,423	83,274 88
Of \$1,000 or more,	65	66,877 05			
Totals,	10,739	\$597,875 17			

MARBLEHEAD SAVINGS BANK—MARBLEHEAD.

Incorporated March 18, 1871. Present number of corporators, 58.

N. P. SANBORN, *President.*

WILLIAM GILLEY, *Treasurer.*

EVERETT PAINÉ, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

N. P. SANBORN,

WILLIAM REYNOLDS,

JAMES N. PARKER.

HENRY A. POTTER,

SAMUEL D. SMITH,

Open for business every business day, 9 A.M. to 12 M.; also Saturday, 6 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$59,498 36	Deposits,	\$482,363 08
Bank stock as per schedule,	57,249 04	Guaranty fund,	11,982 12
Loan on bank stock,	2,200 00	Interest account,	12,289 22
Railroad bonds as per schedule,	85,532 23	Profit and loss ac-	
Real estate by foreclosure,	12,772 18	count,	50 00
Loans on real estate,	142,082 00		
Loans on personal security,	125,749 00		
Deposit in bank, on interest,	19,274 28		
Expense account,	1,684 76		
Cash on hand,	642 57		
	\$506,684 42		\$506,684 42

Cash on Deposit in Bank :—

Marblehead National Bank, Marblehead, \$19,274 28

Loan on Bank Stock :—

On 22 shares National Grand Bank, Marblehead, \$2,200 00

Marblehead Savings Bank — Continued.*Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Marblehead, Mass., 4s, .	\$15,500	\$16,225 40	\$15,500 00
City of Bangor, Me, 6s, . . .	8,000	8,782 40	8,000 00
of Cleveland, Ohio, 5s, . .	5,000	5,143 50	5,000 00
of Portsmouth, N. H., 4s, .	10,000	10,368 00	10,000 00
of Indianapolis, Ind., 4s, .	10,000	10,442 00	10,297 10
County of Arcostock, Me., 4½s, .	10,000	10,712 50	10,701 26
	\$58,500	\$61,673 80	\$59,498 36

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
20	Blackstone Nat'l Bank, Boston,	\$2,000	\$2,000 00	\$2,000 00
31	Boylston Nat'l Bank, Boston, .	3,100	3,660 00	3,839 50
25	Continental N'l Bank, Boston,	2,500	2,875 00	2,687 50
5	Hamilton Nat'l Bank, Boston,	500	552 50	591 25
9	Market Nat'l Bank, Boston, .	900	765 00	900 00
25	Merchants' N'l Bank, Boston,	2,500	3,943 75	3,331 25
20	Mt. Vernon N'l Bank, Boston,	2,000	2,400 00	2,505 20
25	North National Bank, Boston,	2,500	2,900 00	3,056 25
25	Shawmut Nat'l B'k, Boston, .	2,500	2,881 25	3,084 37
21	Shoe & Leather N'l B'k, Boston,	2,100	1,890 00	2,100 00
58	State Nat'l Bank, Boston, .	5,800	6,728 00	6,300 45
19	N'l B'k of Commerce, Boston,	1,900	2,185 00	2,440 00
25	N'l B'k of No. America, Boston,	2,500	2,875 00	2,778 12
29	N'l B'k of Redemption, Boston,	2,900	3,552 50	4,067 25
24	N'l B'k of the Republic, Boston,	2,400	3,816 00	3,072 00
32	N'l Hide & Leather B'k, Boston,	3,200	3,440 00	3,744 00
4	National Revere Bank, Boston,	400	380 00	400 00
8	Winthrop Nat'l Bank, Boston,	800	932 00	800 00
43	Marblehead National Bank, Marblehead,	4,300	4,300 00	4,912 75
38	Nat'l Grand B'k, Marblehead,	3,800	4,750 00	4,639 15
		\$48,600	\$56,826 00	\$57,249 04

Marblehead Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$10,000	\$10,063 00	\$10,000 00
Boston & Lowell R.R. 7s, . . .	10,000	10,148 00	10,000 00
Boston & Maine R.R. 4s, . . .	7,000	7,140 00	7,000 00
Fitchburg R.R. 4½s,	5,000	5,070 00	5,000 00
Fitchburg R.R. 5s,	20,000	21,322 70	21,102 37
Maine Central R.R. 4½s,	10,000	10,625 00	10,000 00
Upper Coos R.R. 4s,	5,000	5,000 00	5,000 00
St. Johnsbury & L. Champ. R.R. 5s,	15,000	17,491 15	17,429 86
	\$82,000	\$86,859 85	\$85,532 23

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$19,274 28	2 per cent.	\$18,100 00	4½ per cent.	\$52,950 00	5½ per cent.
20,000 00	4 “	5,000 00	4½ “	99,881 00	6 “
12,000 00	4½ “	62,100 00	5 “		

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$12,772 18
Assessed value of the same,	16,250 00
Net income received from same during year ending Oct. 31, 1894,	1,298 47
Number of loans which are of an amount not exceeding \$3,000 each, 76	
Aggregate amount of the same,	76,422 00
Total number of loans upon real estate,	84
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	21,677 38
Times for the dividends fixed by the by-laws: May 1 and November 1.	
Rate and amount of each semi-annual dividend { 2 per cent., \$8,315 72 } during the year ending Oct. 31, 1894, . . . { 2 per cent., 8,427 17 }	16,742 89
Number of accounts opened during the year ending Oct. 31, 1894,	274
Number of accounts closed during the year ending Oct. 31, 1894,	179
Total number of open accounts Oct. 31, 1894,	2,075
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	641 50
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	100,519 00
Number of same,	1,808
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	73,115 98
Number of same,	1,362
Date of examination by commissioner: June 21.	

Marblehead Savings Bank — Concluded.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num- ber.	Amount.		Num- ber.	Amount.
Of \$50 and less, . . .	1,445	\$25,098 00	To the credit —		
Exceeding \$50 and not more than \$100, . . .	166	13,541 00	Of women, both adult and minor, . . .	761	\$43,543 00
Exceeding \$100 and not more than \$200, . . .	88	13,346 00	Of guardians, . . .	2	355 00
Exceeding \$200 and not more than \$500, . . .	83	29,126 00	Of religious and char- itable associations, .	24	815 00
Exceeding \$500 and less than \$1,000, . . .	20	13,408 00	In trust,	10	1,258 00
Of \$1,000 or more, . .	6	6,000 00			
Totals,	1,808	\$100,519 00			

MARLBOROUGH SAVINGS BANK — MARLBOROUGH.

Incorporated April 3, 1860. Present number of corporators, 105.

S. HERBERT HOWE, *President.*EDWARD R. ALLEY, *Treasurer.*
EDWARD R. ALLEY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

S. HERBERT HOWE,LORIMAN S. BRIGHAM,
WINSLOW M. WARREN,WILLIAM D. BURDETT,
BENJAMIN F. GREELY.

Open for business every business day, except Saturday, 9 A.M. to 12 M.; 2 to 4 P.M.;
Saturday, 9 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$329,337 50	Deposits,	\$1,682,514 20
Bank stock as per schedule, .	200,600 00	Guaranty fund, . .	62,300 00
Railroad bonds as per schedule, .	154,625 00	Interest account, . .	10,530 48
Real estate (for banking purposes),	40,242 07	Profit and loss account,	48,904 06
Real estate by foreclosure,	7,300 00		
Loans on real estate,	920,531 62		
Loans on personal security,	49,520 00		
Loans to counties, cities or towns (notes),	23,000 00		
Deposits in banks, on interest, . .	77,092 37		
Expense account,	2,000 18		
	\$1,804,248 74		\$1,804,248 74

Cash on Deposit in Banks, amount in each : —
People's National Bank, Marlborough, \$37,133 94
First National Bank, Marlborough, 39,958 43

Marlborough Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Arlington, Mass., 4s, .	\$7,000	\$7,420 00	\$7,000 00
of Clinton, Mass., 4s, .	9,000	9,300 00	9,000 00
of Great Barrington, Mass., 4s, .	5,000	5,250 00	5,000 00
of Pawtucket, R. I., 4s, .	3,000	3,075 00	3,000 00
of Pawtucket R. I., 5s, .	10,000	10,450 00	10,000 00
of Peabody, Mass., 4s, .	15,000	15,825 00	15,000 00
of Weymouth, Mass., 4s, .	8,000	8,345 00	8,000 00
of Wellesley, Mass., 4s, .	15,000	15,187 50	15,000 00
of Winchester, Mass., 4s, .	15,000	15,462 50	15,000 00
City of Boston, Mass., 4s, .	20,000	21,050 00	20,000 00
of Boston, Mass., 6s, .	11,000	13,255 00	11,000 00
of Cambridge, Mass., 6s, .	5,000	5,275 00	5,000 00
of Cambridge, Mass., 4s, .	5,000	5,150 00	5,000 00
of Detroit, Mich., 4s, .	5,000	5,500 00	5,000 00
of Fall River, Mass., 6s, .	5,000	5,075 00	5,000 00
of Fitchburg, Mass., 4s, .	23,000	24,332 50	23,000 00
of Keene, N. H., 4s, .	10,000	10,175 00	10,000 00
of Lewiston, Me., 5s, .	7,000	8,260 00	7,000 00
of Lynn, Mass., 4s, .	12,000	12,280 00	12,000 00
of Malden, Mass., 4s, .	5,000	5,187 50	5,000 00
of Marlborough, Mass., 4s, .	42,000	43,960 00	42,000 00
of Newton, Mass., 4s, .	6,000	6,307 50	6,000 00
of Newton, Mass., 5s, .	2,000	2,260 00	2,000 00
of Providence, R. I., 4s, .	10,000	11,300 00	10,000 00
of Providence, R. I., 5s, .	4,000	4,640 00	4,000 00
of Somerville, Mass., 5s, .	5,000	5,068 75	5,000 00
of Springfield, Mass., 7s, .	1,000	1,080 00	1,000 00
of Taunton, Mass., 6s, .	4,000	4,160 00	4,000 00
of Waltham, Mass., 4s, .	15,000	15,202 50	15,000 00
of Worcester, Mass., 3½s, .	5,000	5,050 00	5,000 00
of Worcester, Mass., 4s, .	5,000	5,550 00	5,000 00
of Haverhill, Mass., 4s, .	10,000	10,325 00	10,337 50
of Holyoke, Mass., 4s, .	5,000	5,250 00	5,000 00
of Lawrence, Mass., 4s, .	20,000	21,000 00	20,000 00
	\$329,000	\$347,008 75	\$329,337 50

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
80	Atlas National Bank, Boston, .	\$8,000	\$9,360 00	\$8,000 00
33	Blackstone N'l Bank, Boston,	3,300	3,300 00	3,300 00
50	Boston National Bank, Boston,	5,000	5,200 00	5,000 00
12	Boylston Nat'l Bank, Boston,	1,200	1,506 00	1,200 00
88	Continental N'l Bank, Boston,	8,800	10 120 00	8,800 00

Marlborough Savings Bank — Continued.*Detailed Statement of Bank Stocks — Concluded.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
45	Eliot National Bank, Boston, .	\$4,500	\$5,895 00	\$4,500 00
62	Everett Nat'l Bank, Boston, .	6,200	5,161 50	6,200 00
70	Faneuil Hall Nat'l B'k, Boston,	7,000	9,152 50	7,000 00
40	Freeman's Nat'l Bank, Boston,	4,000	3,400 00	4,000 00
50	Globe National Bank, Boston,	5,000	4,500 00	5,000 00
25	Hamilton Nat'l Bank, Boston,	2,500	2,762 50	2,500 00
85	Howard Nat'l Bank, Boston, .	3,500	3,386 25	3,500 00
70	Manufacturers' N'l B'k, Boston,	7,000	7,000 00	7,000 00
50	Market Nat'l Bank, Boston, .	5,000	4,250 00	5,000 00
50	Merchants' Nat'l Bank, Boston,	5,000	7,875 00	5,000 00
10	Mt. Vernon Nat'l B'k, Boston,	1,000	1,220 00	1,000 00
50	National City Bank, Boston, .	5,000	4,100 00	5,000 00
15	N'l B'k of Commerce, Boston,	1,500	1,725 00	1,500 00
76	National Eagle Bank, Boston,	7,600	6,327 00	7,600 00
75	Nat'l Exchange Bank, Boston,	7,500	9,562 50	7,500 00
15	N'l Hide & Leather B'k, Boston,	1,500	1,612 50	1,500 00
64	N'l B'k of No. America, Boston,	6,400	7,288 00	6,400 00
42	N'l B'k of Redemption, Boston,	4,200	5,281 50	4,200 00
100	N'l B'k of the Republic, Boston,	10,000	15,900 00	10,000 00
60	National Revere Bank, Boston,	6,000	5,700 00	6,000 00
25	National Union Bank, Boston,	2,500	3,350 00	2,500 00
50	Nat'l Webster Bank, Boston, .	5,000	4,862 50	5,000 00
30	Winthrop Nat'l Bank, Boston,	3,000	3,495 00	3,000 00
50	Shawmut Nat'l Bank, Boston,	5,000	5,800 00	5,000 00
50	Shoe & Leather N'l B'k, Boston,	5,000	4,500 00	5,000 00
65	State National Bank, Boston, .	6,500	7,540 00	6,500 00
50	Suffolk Nat'l Bank, Boston, .	5,000	5,000 00	5,000 00
70	Third National Bank, Boston,	7,000	6,282 50	7,000 00
80	Tremont Nat'l Bank, Boston, .	8,000	7,040 00	8,000 00
15	First National Bank, Clinton,	1,500	1,830 00	1,500 00
30	First National Bank, Lynn, .	3,000	4,132 50	3,000 00
97	First Nat'l B'k, Marlborough,	9,700	10,670 00	9,700 00
85	People's N'l B'k, Marlborough,	8,500	10,030 00	8,500 00
14	Newton Nat'l Bank, Newton, .	1,400	1,155 00	1,400 00
16	City National B'k, Worcester,	1,600	2,240 00	1,600 00
12	Fourth Nat'l Bank, Boston, .	1,200	1,422 00	1,200 00
		\$200,600	\$220,934 75	\$200,600 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 6s, . .	\$3,000	\$3,060 00	\$3,000 00
Boston & Lowell R.R. 4s, . .	15,000	15,150 00	15,000 00
Boston & Lowell R.R. 6s, . .	5,000	5,162 50	5,000 00
Boston & Maine R.R. 4s, . .	15,000	15,150 00	15,000 00

Marlborough Savings Bank — Continued.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Providence R.R. 4s,	5,000	5,200 00	5,000 00
Fitchburg R.R. 4½s,	20,000	20,100 00	20,000 00
Maine Central R.R. 4½s,	5,000	5,300 00	5,000 00
Old Colony R.R. 4s,	30,000	31,425 00	30,000 00
Old Colony R.R. 4½s,	3,000	3,165 00	3,000 00
Old Colony R.R. 6s,	2,000	2,080 00	2,000 00
Portland & Ogdensburg R.R. 6s,	10,000	11,000 00	10,000 00
Upper Coos R.R. 4½s,	11,000	11,550 00	11,000 00
Boston & Albany R.R. 4s,	20,000	21,200 00	20,625 00
Worcester, Nashua & Rochester R.R. 4s,.	10,000	10,100 00	10,000 00
	\$154,000	\$159,642 50	\$154,625 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$77,092 37	2 per cent.	\$119,500 00	4½ per cent.	\$13,105 00	5½ per cent.
47,500 00	4 "	247,416 00	5 "	565,530 62	6 "

Amount invested in real estate for banking purposes,	\$40,242 07
Estimated value of the same,	40,242 07
Assessed value of the same,	31,265 00
Value, by books, of other real estate held or owned by foreclosure or other- wise,	7,300 00
Assessed value of the same,	8,600 00
Net income received from same during year ending Oct. 31, 1894,	115 20
Number of loans which are of an amount not exceeding \$3,000 each,	586
Aggregate amount of the same,	528,146 62
Total number of loans upon real estate,	640
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	82,173 00
Times for the dividends fixed by the by-laws: third Wednesday in January and July.	
Rate and amount of each semi-annual dividend { 2 per cent., \$30,074 92 } during the year ending Oct. 31, 1894, { 2 per cent., 30,870 21 }	60,945 13
Number of accounts opened during the year ending Oct. 31, 1894,	835
Number of accounts closed during the year ending Oct. 31, 1894,	586
Total number of open accounts Oct. 31, 1894,	5,143
Total expenses of the corporation for the year ending Oct. 31, 1894 (ex- clusive of taxes),	4,889 01

Marlborough Savings Bank — Concluded.

Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894, \$322,079 00
Number of same, 4,092
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894, 265,897 09
Number of same, 3,397
Date of examination by commissioner: May 10.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less, . . .	2,848	\$62,857 00	To the credit —		
Exceeding \$50 and not more than \$100, . . .	670	56,467 00	Of women, both adult and minor, . . .	1,774	\$137,379 00
Exceeding \$100 and not more than \$200, . . .	275	43,772 00	Of guardians, . . .	17	7,691 00
Exceeding \$200 and not more than \$500, . . .	194	70,138 00	Of religious and charitable associations, . .	21	1,555 00
Exceeding \$500 and less than \$1,000, . . .	53	36,845 00	In trust,	177	17,857 00
Of \$1,000 or more, . .	52	52,000 00			
Totals,	4,092	\$322,079 00			

MECHANICS' SAVINGS BANK—HOLYOKE.

Incorporated March 16, 1872. Present number of corporators, 39.

LEMUEL SEARS, *President.* C. B. PRESCOTT, *Treasurer.*
E. W. CHAPIN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

R. P. CRAFTS, J. S. WEBBER,
EDWARD C. TAFT, LEMUEL SEARS,
S. C. WELD.

Open for business every business day, 9 A.M. to 4 P.M.; also Saturday, 6 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Bank stock as per schedule, .	\$58,646 50	Deposits, . . .	\$953,339 30
Loans on bank stock, . . .	27,270 00	Guaranty fund, . .	28,348 00
Real estate by foreclosure, . .	10,600 00	Interest account, . .	20,056 97
Loans on real estate, . . .	639,275 00	Profit and loss ac-	
Loans on personal security, . .	237,368 00	count,	12,575 25
Loans on depositors' books, . .	600 00		
Deposit in bank, on interest, . .	32,532 30		
Expense account,	2,676 96		
Furniture and fixtures, . . .	2,407 00		
Cash on hand,	2,943 76		
	\$1,014,319 52		\$1,014,319 52

Cash on Deposit in Bank :—
City National Bank, Holyoke, \$32,532 30

Loans on Bank Stock, amount on each :—
On 10 shares Second National Bank, Springfield, }
On 10 shares Hadley Falls National Bank, Holyoke, } \$2,200 00
On 10 shares Holyoke National Bank, Holyoke, }
On 8 shares Agawam National Bank, Springfield, 800 00
On 5 shares Holyoke National Bank, Holyoke, }
On 10 shares Park National Bank, Holyoke, } 1,500 00

Mechanics' Savings Bank, Holyoke — Continued.

On 10 shares Springfield National Bank, Springfield,	\$1,000 00
On 25 shares City National Bank, Holyoke,	2,000 00
On 10 shares City National Bank, Holyoke,	1,000 00
On 63 shares City National Bank, Holyoke,	18,970 00
On 46 shares Hadley Falls National Bank, Holyoke,	
On 7 shares Chicopee National Bank, Springfield,	
On 18 shares Second National Bank, Springfield,	
On 23 shares Third National Bank, Springfield,	1,500 00
On 15 shares Springfield Safe Deposit and Trust Company, Springfield,	
On 25 shares Home National Bank, Holyoke,	2,300 00
On 10 shares City National Bank, Holyoke,	1,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
22	Shoe & Leather N'l B'k, Boston,	\$2,200	\$2,200 00	\$3,008 50
193	City National Bank, Holyoke, .	19,300	22,195 00	21,500 00
102	Hadley Falls N'l B'k, Holyoke,	10,200	16,830 00	16,310 00
3	Holyoke Nat'l Bank, Holyoke,	300	498 00	498 00
50	Home Nat'l Bank, Holyoke, .	5,000	5,750 00	5,750 00
20	First Nat'l Bank, Springfield, .	2,000	2,800 00	3,080 00
50	Third Nat'l Bank, Springfield,	5,000	10,000 00	8,500 00
		\$44,000	\$60,273 00	\$58,646 50

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$32,532 30	4 per cent.	\$902,038 00	5 per cent.	\$2,475 00	6 per cent.

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$10,600 00
Assessed value of the same,	7,730 00
Net income received from same during year ending Oct. 31, 1894,	340 00
Number of loans which are of an amount not exceeding \$3,000 each,	223
Aggregate amount of the same,	283,998 00
Total number of loans upon real estate,	237
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	47,715 53
Times for the dividends fixed by the by-laws: second Monday in May and November.	
Rate and amount of each semi-annual dividend { 2 per cent., \$17,637 79 } during the year ending Oct. 31, 1894, . . . { 2 per cent., 17,432 88 }	35,070 67
Number of accounts opened during the year ending Oct. 31, 1894,	376
Number of accounts closed during the year ending Oct. 31, 1894,	419
Total number of open accounts Oct. 31, 1894,	2,604

Mechanics' Savings Bank, Holyoke — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	\$5,415 74
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	203,571 89
Number of same,	3,209
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	211,599 93
Number of same,	2,597
Date of examination by commissioner: March 8.	

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less,	2,480	\$44,776 62	To the credit —		
Exceeding \$50 and not more than \$100,	375	30,561 54	Of women, both adult and minor,	1,321	\$88,909 27
Exceeding \$100 and not more than \$200,	156	24,640 67	Of guardians,	19	1,196 00
Exceeding \$200 and not more than \$500,	135	49,017 21	Of religious and charitable associations,	37	3,361 32
Exceeding \$500 and less than \$1,000,	81	22,069 18	In trust,	37	6,684 72
Of \$1,000 or more,	32	32,506 67			
Totals,	3,209	\$203,571 89			

MECHANICS' SAVINGS BANK — LOWELL.

Incorporated March 1, 1861. Present number of corporators, 56.

JEREMIAH CLARK, *President.* CHAS. C. HUTCHINSON, *Treasurer.*
CHAS. C. HUTCHINSON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

JACOB ROGERS, JOHN DAVIS,
JAMES FRANCIS, CHAS. C. HUTCHINSON,
CLARENCE H. NELSON.

Open for business every business day, 9 A.M. to 1 P.M.; also Saturday, 7 to 9 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$196,000 00	Deposits,	\$2,136,395 33
Bank stock as per schedule, .	264,250 00	Guaranty fund,	88,000 00
Loans on bank stock,	9,800 00	Interest account,	27,313 68
Railroad bonds as per schedule, .	154,500 00	Rents,	15,893 67
Real estate (for banking purposes),	85,000 00		
Real estate by foreclosure,	17,000 00		
Loans on real estate,	1,049,600 76		
Loans on personal security,	387,035 00		
Deposits in banks, on interest,	90,842 96		
Expense account,	2,671 18		
Taxes,	1,131 00		
Suspense account,	3,335 87		
Cash on hand,	6,435 91		
	\$2,267,602 68		\$2,267,602 68

Cash on Deposit in Banks, amount in each :—

Railroad National Bank, Lowell,	\$73,989 00
Old Lowell National Bank, Lowell,	10,000 00
National Hide & Leather Bank, Boston,	6,853 96

Mechanics' Savings Bank, Lowell — Continued.

Loans on Bank Stock, amount on each :—

On 75 shares First National Bank, Lowell,	\$1,800 00
On 25 shares Old Lowell National Bank, Lowell,	2,500 00
On 55 shares Railroad National Bank, Lowell,	5,500 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Concord, N. H., 4s,	\$10,000	\$10,600 00	\$10,000 00
of Lowell, Mass., 4s,	16,000	16,960 00	16,000 00
of Lynn, Mass., 4s,	10,000	10,450 00	10,000 00
of Marlborough, Mass., 4s,	20,000	21,200 00	20,000 00
of Newton, Mass., 4s,	10,000	10,500 00	10,000 00
of Waltham, Mass., 4s,	10,000	10,450 00	10,000 00
Town of Arlington, Mass., 4s,	20,000	21,000 00	20,000 00
City of Boston, Mass., 4s,	30,000	32,700 00	30,000 00
of Providence, R. I., 4s,	20,000	22,500 00	20,000 00
of Waterbury, Conn., 4s,	25,000	26,000 00	25,000 00
of Milwaukee, Wis., 5s,	25,000	27,000 00	25,000 00
	\$196,000	\$209,360 00	\$196,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
106	Atlas National Bank, Boston,	\$10,600	\$12,402 00	\$11,660 00
66	Blackstone N'l Bank, Boston,	6,600	6,600 00	6,600 00
63	Boston National Bank, Boston,	6,800	6,552 00	7,056 00
9	National City Bank, Boston,	900	738 00	900 00
45	N'l B'k of Commerce, Boston,	4,500	5,175 00	5,040 00
40	N'l Eagle Bank, Boston,	4,000	3,200 00	4,000 00
25	Eliot National Bank, Boston,	2,500	3,275 00	2,500 00
90	Everett National B'k, Boston,	9,000	7,492 00	9,000 00
8	First Nat'l Bank, Boston,	800	1,880 00	800 00
65	Hamilton N'l Bank, Boston,	6,500	7,182 00	8,000 00
200	N'l Hide & Leather, B'k, Boston,	20,000	21,500 00	21,000 00
13	Howard Nat'l Bank, Boston,	1,300	1,258 00	1,300 00
265	Merchants' Nat'l B'k, Boston,	26,500	41,803 00	36,800 00
100	Metropolitan N'l B'k, Boston,	10,000	9,500 00	10,000 00
10	Mt. Vernon N'l Bank, Boston,	1,000	1,200 00	1,000 00
105	New England N'l B'k, Boston,	10,500	16,380 00	15,500 00
43	North National Bank, Boston,	4,300	4,988 00	5,160 00
37	N'l B'k of No America, Boston,	3,700	4,255 00	3,700 00
281	N'l B'k of Redemption, Boston,	28,100	34,422 00	32,315 00
83	N'l B'k of the Republic, Boston,	8,300	13,197 00	9,960 00
160	Nat'l Revere Bank, Boston,	16,000	15,200 00	19,200 00

Mechanics' Savings Bank, Lowell — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
20	Second National Bank, Boston,	\$2,000	\$3,600 00	\$2,500 00
39	Shawmut Nat'l Bank, Boston,	3,900	4,495 00	4,290 00
100	Suffolk Nat'l Bank, Boston, .	10,000	10,000 00	10,000 00
100	Nat'l Webster Bank, Boston, .	10,000	10,000 00	9,600 00
28	Collateral Loan Co., Boston, .	2,800	3,514 00	2,800 00
30	Bay State N'l Bank, Lawrence,	2,250	3,600 00	2,250 00
117	Railroad Nat'l Bank, Lowell, .	11,700	13,805 00	13,839 00
68	First National Bank, Malden, .	6,800	10,540 00	7,480 00
		\$230,850	\$277,753 00	\$264,250 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Concord & Montreal R.R. 4s, . .	\$50,000	\$51,000 00	\$50,000 00
Salem & Lowell R.R. 6s, . .	2,000	2,120 00	2,000 00
Boston & Maine R.R. 4½s, . .	50,000	55,000 00	52,500 00
Fitchburg R.R. 5s, . .	25,000	26,250 00	25,000 00
Maine Central R.R. 4½s, . .	25,000	26,500 00	25,000 00
	\$152,000	\$160,870 00	\$154,500 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$6,853 96	2 per cent.	\$183,000 00	4 per cent.	\$7,260 00	5½ per cent.
83,989 00	2½ "	267,400 00	4½ "	112,275 00	6 "
50,000 00	3½ "	824,000 76	5 "	2,500 00	7 "

Amount invested in real estate for banking purposes,	\$85,000 00
Estimated value of the same,	80,000 00
Assessed value of the same,	65,000 00
Net income received from same during year ending Oct. 31, 1894, . .	1,870 91
Value, by books, of other real estate held or owned by foreclosure or other- wise,	17,000 00
Assessed value of the same,	26,900 00
Net income received from same during year ending Oct. 31, 1894, . .	418 01
Number of loans which are of an amount not exceeding \$3,000 each, 374	
Aggregate amount of the same,	442,020 76
Total number of loans upon real estate,	451

Mechanics' Savings Bank, Lowell — Concluded.

Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	\$105,309 50
Times for the dividends fixed by the by-laws: first Saturday in June and December.	
Rate and amount of each semi-annual dividend { 2 per cent., \$41,780 58 } during the year ending Oct. 31, 1894, . . . { 2 per cent., 40,747 21 }	82,527 79
Number of accounts opened during the year ending Oct. 31, 1894,	523
Number of accounts closed during the year ending Oct. 31, 1894,	596
Total number of open accounts Oct. 31, 1894,	4,886
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	5,396 14
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	269,600 50
Number of same,	3,029
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	335,323 35
Number of same,	3,738
Date of examination by commissioner: November 27.	

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less,	2,090	\$46,584 76	To the credit —		
Exceeding \$50 and not more than \$100,	434	85,621 29	Of women, both adult and minor,	1,462	\$129,479 73
Exceeding \$100 and not more than \$200,	245	88,708 33	Of guardians,	10	8,891 95
Exceeding \$200 and not more than \$500,	149	52,792 86	Of religious and chari-table associations,	20	3,059 87
Exceeding \$500 and less than \$1,000,	47	31,898 26	In trust,	354	36,139 63
Of \$1,000 or more,	64	64,000 00			
Totals,	3,029	\$269,600 50			

MECHANICS' SAVINGS BANK — READING.

Incorporated March 20, 1891. Present number of corporators, 12.
JAMES WIGHT, *President.*GALEN A. PARKER, *Treasurer.*
EDGAR N. HUNT, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :
JAMES WIGHT,WILLIAM A. LANG,
WENDELL BANCROFT.

Open for business every business day, 8.30 to 11 A.M. ; 2.30 to 4 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Bank stock as per schedule, .	\$1,010 00	Deposits,	\$18,788 32
Railroad bonds as per schedule, .	4,195 00	Guaranty fund, . .	63 05
Loans on real estate,	12,735 00	Profit and loss ac-	
Deposit in bank, not on interest, .	1,114 31	count,	203 14
Cash on hand,	20		
	\$19,054 51		\$19,054 51

Cash on Deposit in Bank : —
First National Bank, Reading, \$1,114 31

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	First National Bank, Reading,	\$1,000	\$1,010 00	\$1,010 00

Mechanics' Savings Bank, Reading — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested
Fitchburg R.R. 5s,	\$2,000	\$2,135 00	\$2,130 00
Maine Central R.R. 4½s,	1,000	1,070 00	1,070 00
Upper Coos R.R. 4s,	1,000	990 00	995 00
	\$4,000	\$4,195 00	\$4,195 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$2,000 00	5 per cent.	\$10,735 00	6 per cent.	-	-

Number of loans which are of an amount not exceeding \$3,000 each,	11	
Aggregate amount of the same,		\$12,735 00
Total number of loans upon real estate,	11	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		653 88
Times for the dividends fixed by the by-laws : second Saturday in June and December.		
Rate and amount of each semi-annual dividend { 2 per cent., \$187 52 } during the year ending Oct. 31, 1894, . . . { 2 per cent., 210 54 }		398 06
Number of accounts opened during the year ending Oct. 31, 1894,	68	
Number of accounts closed during the year ending Oct. 31, 1894,	28	
Total number of open accounts Oct. 31, 1894,	193	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		13 35
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		13,404 65
Number of same,	240	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		6,169 18
Number of same,	153	
Date of examination by commissioner : March 1.		

Mechanics' Savings Bank, Reading — Concluded.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less, . . .	188	\$2,695 41	To the credit —		
Exceeding \$50 and not more than \$100, . . .	28	2,182 82	Of women, both adult and minor, . . .	121	\$7,685 08
Exceeding \$100 and not more than \$200, . . .	12	1,933 42	Of guardians, . . .	1	500 00
Exceeding \$200 and not more than \$500, . . .	8	2,922 50	Of religious and charitable associations, .	3	281 85
Exceeding \$500 and less than \$1,000, . . .	3	2,600 00	In trust,	1	5 00
Of \$1,000 or more, . .	1	1,070 50			
Totals,	240	\$18,404 65			

MEDFORD SAVINGS BANK — MEDFORD.

Incorporated Feb. 26, 1869. Present number of corporators, 82.

DANIEL W. LAWRENCE, *President.*

CHARLES B. BUSS, *Treasurer.*

J. GILMAN WAITE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

DANIEL W. LAWRENCE, CHARLES M. BARRETT,
DANIEL A. GLEASON, BENJ. F. HAYES,
FRANK E. CHANDLER.

Open for business every business day, 8 to 11 A.M., 3 to 6 P.M.; also Saturday, 7 to 9 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$139,500 00	Deposits,	\$1,126,260 25
Bank stock as per schedule, .	32,100 00	Guaranty fund,	29,650 00
Railroad bonds as per schedule, .	45,000 00	Interest account,	26,042 93
Real estate (for banking purposes),	23,000 00	Profit and loss account,	6,339 92
Loans on real estate,	674,400 00		
Loans on personal security,	206,250 00		
Loans to counties, cities or towns (notes),	20,000 00		
Deposits in banks, on interest,	45,279 26		
Safe, furniture and fixtures,	1,000 00		
Cash on hand,	1,763 84		
	\$1,188,293 10		\$1,188,293 10

Cash on Deposit in Banks, amount in each : —

National Exchange Bank, Boston,	\$21,549 25
National Bank of Commerce, Boston,	23,730 01

Medford Savings Bank — Continued.*Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Biddeford, Me, 4s, . .	\$14,500	\$14,500 00	\$14,500 00
of Fall River, Mass., 6s, . .	3,000	3,690 00	3,000 00
of Lynn, Mass, 5s,	5,000	5,575 00	5,000 00
of Natick, Mass. 4s,	5,000	5,075 00	5,000 00
of Providence, R. I., 4s, . .	25,000	26,625 00	25,000 00
of Waltham, Mass., 4s, . . .	15,000	15,112 50	15,000 00
Town of Hartland, Me., 4½s, . .	12,000	12,000 00	12,000 00*
of Medford, Mass., 4s, . . .	25,000	26,125 00	25,000 00
of Wellesley, Mass., 4s, . . .	15,000	15,787 50	15,000 00
of Arlington, Mass, 4s, . . .	5,000	5,250 00	5,000 00
of Beverly, Mass., 4s,	15,000	15,825 00	15,000 00
	\$139,500	\$145,565 00	\$139,500 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
12	N'l B'k of Commerce, Boston,	\$1,200	\$1,380 00	\$1,200 00
15	Hamilton Nat'l Bank, Boston,	1,500	1,657 50	1,500 00
33	Blackstone Nat'l B'k, Boston,	2,200	2,200 00	2,200 00
4	Nat'l Revere Bank, Boston, .	400	380 00	400 00
10	National Eagle Bank, Boston,	1,000	830 00	1,000 00
15	N'l B'k of the Republic, Boston,	1,500	2,385 00	1,500 00
40	N'l B'k of the Commonwealth, Boston	4,000	5,200 00	4,000 00
25	Monument Nat'l Bank, Boston,	2,500	5,750 00	2,500 00
10	Market Nat'l Bank, Boston, .	1,000	850 00	1,000 00
20	N'l Hide & Leather B'k, Boston,	2,000	2,140 00	2,000 00
6	Nat'l Webster Bank, Boston, .	600	582 00	600 00
25	Boston Nat'l Bank, Boston, .	2,500	2,600 00	2,500 00
20	North National Bank, Boston,	2,000	2,295 00	2,000 00
12	Winthrop Nat'l Bank, Boston,	1,200	1,398 00	1,200 00
25	Suffolk Nat'l Bank, Boston, .	2,500	2,500 00	2,500 00
15	Continental Nat'l B'k, Boston,	1,500	1,725 00	1,500 00
20	Commercial Nat'l B'k, Boston,	2,000	1,620 00	2,000 00
25	Central National Bank, Lynn,	2,500	3,625 00	2,500 00
		\$32,100	\$39,117 50	\$32,100 00

Medford Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 6s,	\$5,000	\$5,100 00	\$5,000 00
Fitchburg R.R. 4s,	10,000	9,875 00	10,000 00
Fitchburg R.R. 4½s,	25,000	25,187 50	25,000 00
Portland & Kennebec R.R. 6s,	5,000	5,062 50	5,000 00
	\$45,000	\$45,225 00	\$45,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$45,279 26	1½ per cent.	\$11,000 00	4½ per cent.	\$29,300 00	5½ per cent.
56,000 00	4 “	25,000 00	4½ “	367,700 00	6 “
125,000 00	4½ “	286,650 00	5 “		

Amount invested in real estate for banking purposes,	\$23,000 00
Estimated value of the same,	23,000 00
Assessed value of the same,	18,900 00
Number of loans which are of an amount not exceeding \$3,000 each, 321	
Aggregate amount of the same,	463,900 00
Total number of loans upon real estate,	351
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	56,082 42
Times for the dividends fixed by the by-laws: second Saturday in May and November.	
Rate and amount of each semi-annual dividend { 2 per cent., \$19,276 02 } during the year ending Oct. 31, 1894, { 2 per cent., 19,894 91 }	39,170 93
Rate and amount of any extra dividend paid during the year ending Oct. 31, 1894, 1 per cent.,	8,377 31
Number of accounts opened during the year ending Oct. 31, 1894,	558
Number of accounts closed during the year ending Oct. 31, 1894,	349
Total number of open accounts Oct. 31, 1894,	3,621
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	3,412 57
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	279,946 00
Number of same,	4,106
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	226,014 11
Number of same,	3,146
Date of examination by commissioner: June 21.	

Medford Savings Bank — Concluded.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less, . . .	3,149	\$59,479 00	To the credit —		
Exceeding \$50 and not more than \$100, . . .	440	36,501 00	Of women, both adult and minor, . . .	1,809	\$118,024 00
Exceeding \$100 and not more than \$200, . . .	218	34,639 00	Of guardians, . . .	10	1,588 00
Exceeding \$200 and not more than \$500, . . .	197	66,081 00	Of religious and charitable associations, .	49	6,222 00
Exceeding \$500 and less than \$1,000, . . .	60	41,246 00	In trust,	548	38,070 00
Of \$1,000 or more, . . .	42	42,000 00			
Totals,	4,106	\$279,946 00			

MEDWAY SAVINGS BANK—MEDWAY.

Incorporated Feb. 20, 1871. Present number of corporators, 39.

MILTON M. FISHER, *President.*

FREDERICK L. FISHER, *Treasurer.*

FREDERICK L. FISHER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

M. M. FISHER,
A. M. B. FULLER,
S. G. CLARK,

WALES KIMBALL,
SUMNER ROBBINS,
W. H. CAREY.

Open for business every business day, 9 A.M. to 12 M.; 2 to 5 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$28,500 00	Deposits,	\$257,660 09
Bank stock as per schedule, .	27,010 00	Guaranty fund,	12,139 42
Loans on bank stock,	4,741 00	Interest account,	4,926 58
Railroad bonds as per schedule, .	44,500 00		
Real estate by foreclosure,	4,705 54		
Loans on real estate,	125,292 50		
Loans on personal security,	19,978 77		
Loans to counties, cities or towns (notes),	8,200 00		
Loans on depositors' books,	842 00		
Deposits in banks, on interest,	10,017 42		
Cash on hand,	938 86		
	\$274,726 09		\$274,726 09

Cash on Deposit in Banks, amount in each :—

Central National Bank, Boston,	\$5,659 07
Howard National Bank, Boston,	4,358 35

Loans on Bank Stock, amount on each :—

On 20 shares Central National Bank, Boston,	\$1,750 00
On 5 shares Dedham National Bank, Dedham,	200 00
On 10 shares Framingham National Bank, South Framingham,	} 2,500 00
On 20 shares Holliston National Bank, Holliston,	
On 5 shares Hopkinton National Bank, Hopkinton,	291 00

Medway Savings Bank — Continued.*Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s, . .	\$1,000	\$1,103 00	\$1,000 00
of Cleveland, Ohio, 6s, . .	1,000	1,045 00	1,000 00
of Cleveland, Ohio, 7s, . .	2,000	2,143 00	2,000 00
of Detroit, Mich., 6s, . .	1,000	1,255 00	1,000 00
of Fort Wayne, Ind., 6s, . .	2,000	2,170 00	2,000 00
of Grand Rapids, Mich., 5s, . .	2,000	2,233 00	2,000 00
of Keene, N. H., 6s, . .	500	517 00	500 00
of Springfield, Ohio, 5s, . .	3,000	3,305 00	3,000 00
of Waltham, Mass., 4s, . .	5,000	5,216 00	5,000 00
Town of Andover, Mass., 4s, . .	2,000	2,010 00	2,000 00
of Melrose, Mass., 4s, . .	1,000	1,030 00	1,000 00
City of Grand Rapids, Mich., 4½s, . .	3,000	3,251 00	3,000 00
County of Aroostook, Me., 4½s, . .	5,000	5,312 00	5,000 00
	\$28,500	\$30,590 00	\$28,500 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
6	Atlas National Bank, Boston, .	\$600	\$702 00	\$600 00
18	Boston National Bank, Boston,	1,800	1,872 00	1,800 00
30	Central N'l Bank, Boston, .	3,000	3,810 00	3,000 00
30	First Ward Nat'l B'k, Boston,	3,000	3,900 00	3,000 00
15	N'l Hide & Leather B'k, Boston,	1,500	1,612 00	1,500 00
10	Howard Nat'l Bank, Boston, .	1,000	967 00	1,000 00
10	Market Nat'l Bank, Boston, .	1,000	850 00	1,000 00
25	Manufacturers' N'l B'k, Boston,	2,500	2,500 00	2,500 00
15	Mt. Vernon Nat'l B'k, Boston,	1,500	1,800 00	1,500 00
20	Nat'l Revere Bank, Boston, .	2,000	1,900 00	2,000 00
20	Shawmut Nat'l Bank, Boston,	2,000	2,305 00	2,000 00
12	Winthrop Nat'l Bank, Boston,	1,200	1,398 00	1,200 00
20	Dedham Nat'l Bank, Dedham,	2,000	2,040 00	2,000 00
17	Franklin Nat'l Bank, Franklin,	1,700	1,870 00	1,700 00
20	Holliston N'l Bank, Holliston,	2,000	2,100 00	2,000 00
3	Wrentham N'l Bk, Wrentham,	210	240 00	210 00
		\$27,010	\$29,866 00	\$27,010 00

Medway Savings Bank — Continued.*Detailed Statement of Railroad Bonds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton & Fitchburg R.R. 5s,	\$2,000	\$2,313 00	\$2,000 00
Boston & Lowell R.R. 4s,	5,000	5,126 00	5,000 00
Boston & Maine R.R. 4½s,	5,000	5,575 00	5,000 00
Boston & Providence R.R. 4s,	3,000	3,160 00	3,000 00
Concord & Montreal R.R. 4s,	5,000	5,183 00	5,000 00
Fitchburg R.R. 6s,	2,000	2,110 00	2,000 00
Leeds & Farmington R.R. 6s,	2,000	2,100 00	2,000 00
Lowell & Lawrence R.R. 6s,	1,000	1,065 00	1,000 00
Maine Central R.R. 6s,	2,000	2,212 00	2,000 00
Newport & Richford R.R. 5s,	2,000	2,133 00	2,000 00*
Old Colony R.R. 4s,	3,000	3,190 00	3,000 00
Old Colony R.R. 6s,	2,000	2,130 00	2,000 00
Portland & Ogdensburg R.R. 6s,	2,000	2,240 00	2,000 00
Salem & Lowell R.R. 6s,	2,500	2,699 00	2,500 00
Vermont & Massachusetts R.R. 5s,	1,000	1,090 00	1,000 00
Worcester, Nashua & Rochester R.R. 4s,	5,000	5,141 00	5,000 00
	\$44,500	\$47,467 00	\$44,500 00

* A legal investment when made.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$10,017 42	2 per cent.	\$7,200 00	4 per cent.	\$128,364 27	6 per cent.
1,000 00	3 "	22,490 00	5 "		

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$4,705 54
Assessed value of the same,	5,990 00
Net income received from same during year ending Oct. 31, 1894,	93 65
Number of loans which are of an amount not exceeding \$3,000 each,	248
Aggregate amount of the same,	139,554 27
Total number of loans upon real estate,	164
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	14,375 21
Times for the dividends fixed by the by-laws: June 1 and December 1.	
Rate and amount of each semi-annual dividend { 2 per cent., \$4,612 85 } during the year ending Oct. 31, 1894, { 2 per cent., 4,684 07 }	9,296 92
Number of accounts opened during the year ending Oct. 31, 1894,	128
Number of accounts closed during the year ending Oct. 31, 1894,	102
Total number of open accounts Oct. 31, 1894,	1,097

Medway Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	\$1,378 41
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	93,732 96
Number of same,	1,149
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	91,845 69
Number of same,	1,028
Date of examination by commissioner : January 30.	

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less,	783	\$16,662 50	To the credit —		
Exceeding \$50 and not more than \$100,	170	18,636 86	Of women, both adult and minor,	416	\$21,515 11
Exceeding \$100 and not more than \$200,	85	13,028 83	Of guardians,	18	694 27
Exceeding \$200 and not more than \$500,	87	28,701 56	Of religious and charitable associations,	43	5,649 46
Exceeding \$500 and less than \$1,000,	13	9,324 82	In trust,	49	4,287 61
Of \$1,000 or more,	11	12,378 90			
Totals,	1,149	\$93,732 96			

MELROSE SAVINGS BANK — MELROSE.

Incorporated April 5, 1872. Present number of corporators, 20.

DANIEL RUSSELL, *President.* E. H. Goss, *Treasurer.*
JOHN LARRABEE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

GEORGE NEWHALL, DANIEL NORTON,
SETH E. BENSON.

Open for business every business day, 2 to 5 P.M.; also Saturday, 7 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$90,000 00	Deposits,	\$586,345 60
Bank stock as per schedule, .	7,200 00	Guaranty fund,	10,666 30
Loan on bank stock,	105 00	Interest account,	32,762 33
Loans on real estate,	393,679 00		
Loans on personal security,	10,250 00		
Loans to counties, cities or towns (notes),	57,000 00		
Deposits in banks, on interest,	69,653 13		
Cash on hand,	1,887 10		
	\$629,774 23		\$629,774 23

Cash on Deposit in Banks, amount in each : —

National Bank of the Republic, Boston,	\$26,482 44
Melrose National Bank, Melrose,	26,850 69
Winthrop National Bank, Boston,	16,320 00

Loan on Bank Stock : —

On 2 shares Melrose National Bank, Melrose,	\$105 00
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Melrose Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s, . .	\$7,000	\$7,280 00	\$7,000 00
of Brockton, Mass., 5s, . .	8,000	9,280 00	8,000 00
of Columbus, Ohio, 4s, . .	5,000	5,000 00	5,000 00*
of Portland, Me., 6s, . .	5,000	6,110 00	5,000 00
of Melrose, Mass., 4s, . .	65,000	67,660 00	65,000 00
	\$90,000	\$95,330 00	\$90,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
27	Everett Nat'l Bank, Boston, .	\$2,700	\$2,241 00	\$2,700 00
45	Freeman's Nat'l Bank, Boston,	4,500	4,275 00	4,500 00
		\$7,200	\$6,516 00	\$7,200 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$69,653 13	2 per cent.	\$52,000 00	4 per cent.	\$384,184 00	6 per cent.
5,000 00	3½ "	19,850 00	5 "		

Number of loans which are of an amount not exceeding \$3,000 each, 285
Aggregate amount of the same, \$336,779 00
Total number of loans upon real estate, 297
Gross amount of interest or profits received or earned, as per books, during
year ending Oct. 31, 1894, 29,435 26
Times for the dividends fixed by the by-laws: January 1 and July 1.
Rate and amount of each semi-annual dividend { 2 per cent., \$9,292 86 }
during the year ending Oct. 31, 1894, . . { 2 per cent., 9,844 70 } 19,137 56
Number of accounts opened during the year ending Oct. 31, 1894, . 672
Number of accounts closed during the year ending Oct. 31, 1894, . 348
Total number of open accounts Oct. 31, 1894, 3,222

Melrose Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	\$2,326 03
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	238,216 44
Number of same,	4,641
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	174,275 22
Number of same,	2,795
Date of examination by commissioner: April 26.	

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num- ber.	Amount.		Num- ber.	Amount.
Of \$50 and less,	3,863	\$55,392 87	To the credit—		
Exceeding \$50 and not more than \$100,	365	29,473 13	Of women, both adult and minor,	2,296	\$105,520 29
Exceeding \$100 and not more than \$200,	185	28,576 92	Of guardians,	7	2,844 48
Exceeding \$200 and not more than \$500,	144	52,722 51	Of religious and chari- table associations,	56	7,210 76
Exceeding \$500 and less than \$1,000,	51	87,020 01	In trust,	218	39,185 62
Of \$1,000 or more,	38	35,081 00			
Totals,	4,641	\$238,216 44			

MERRIMAC SAVINGS BANK—MERRIMAC.

Incorporated April 19, 1871. Present number of corporators, 47.

WILLIAM H. HASKELL, *President.* DANIEL J. POORE, *Treasurer.*
WILLIAM B. SARGENT, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

WILLIAM H. HASKELL, THOS. H. HOYT,
H. O. DELANO.

Open for business every business day, 8.30 A.M. to 12 M.; 1.30 to 3 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$96,000 00	Deposits, . . .	\$487,256 24
Bank stock as per schedule, .	6,600 00	Guaranty fund, .	21,691 17
Loans on bank stock, . . .	29,350 00	Profit and loss ac-	
Railroad bonds as per schedule,	56,000 00	count, . . .	545 69
Loan on railroad stock, . . .	700 00		
Real estate by foreclosure, .	4,635 73		
Loans on real estate, . . .	197,540 00		
Loans on personal security, .	62,925 74		
Loans to counties, cities or towns			
(notes),	3,650 00		
Deposits in banks, on interest, .	51,000 00		
Deposit in bank, not on interest,	1,091 63		
	\$509,493 10		\$509,493 10

Cash on Deposit in Banks, amount in each : —

First National Bank, Merrimac,	\$32,091 63*
Essex National Bank, Haverhill,	20,000 00

* This amount has been reduced within the legal limit.

Merrimac Savings Bank — Continued.**Loans on Bank Stock, amount on each : —**

On 150 shares Amesbury National Bank, Amesbury,	\$15,000 00
On 11 shares First National Bank, Merrimac,	1,100 00
On 20 shares First National Bank, Merrimac,	1,000 00
On 6 shares First National Bank, Merrimac,	600 00
On 19 shares Haverhill Safe Deposit and Trust Company, Haverhill,	1,900 00
On 20 shares Manufacturers' National Bank, Boston,	} 4,000 00
On 15 shares Essex National Bank, Haverhill,	
On 10 shares First National Bank, Haverhill,	
On 5 shares Merrimac National Bank, Haverhill,	350 00
On 5 shares Haverhill National Bank, Haverhill,	400 00
On 50 shares Martha's Vineyard National Bank, Edgartown,	5,000 00

Loan on Railroad Stock :—

On 10 shares Boston & Maine R.R.,	\$700 00
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Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Dayton, Ohio, 4s,	\$8,000	\$8,000 00	\$8,000 00*
of Quincy, Mass., 4s,	12,000	12,165 00	12,000 00
of Newton, Mass., 4s,	5,000	5,312 50	5,000 00
of Fall River, Mass., 4s,	7,000	7,402 50	7,000 00
of Haverhill, Mass., 4s,	20,000	20,400 00	20,000 00
of Stamford, Conn., 4s,	5,000	5,175 00	5,000 00
of Meriden, Conn., 4s,	5,000	5,100 00	5,000 00
of Waterbury, Conn., 4s,	5,000	5,200 00	5,000 00
of Keene, N. H., 4s,	2,000	2,075 00	2,000 00
of Concord, N. H., 4s,	7,000	7,315 00	7,000 00
County of Aroostook, Me., 4½s,	15,000	15,937 50	15,000 00
City of Lynn, Mass., 4s,	5,000	5,100 00	5,000 00
	\$96,000	\$99,182 50	\$96,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
8	Powow River National Bank, Amesbury,	\$800	\$1,240 00	\$800 00
17	Blackstone Nat'l B'k, Boston,	1,700	1,700 00	1,700 00
36	First Nat'l Bank, Merrimac,	3,600	5,580 00	3,600 00
10	Ocean N'l B'k, Newburyport,	500	600 00	500 00
		\$6,600	\$9,120 00	\$6,600 00

Merrimac Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$5,000	\$5,087 50	\$5,000 00
Boston & Maine R.R. 4s, . . .	20,000	20,300 00	20,000 00
Concord & Montreal R.R. 4s, . . .	11,000	11,220 00	11,000 00
Fitchburg R.R. 4s,	15,000	14,850 00	15,000 00
Fitchburg R.R. 4½s,	5,000	5,200 00	5,000 00
	\$56,000	\$56,657 50	\$56,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$31,000 00	3½ per cent.	\$105,392 67	5 per cent.	\$142,940 07	6 per cent.
23,650 00	4 “	13,683 00	5½ “	600 00	7 “
28,000 00	4½ “				

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$4,635 73
Assessed value of the same,	3,950 00
Net income received from same during year ending Oct. 31, 1894, . . .	85 98
Number of loans which are of an amount not exceeding \$3,000 each, 178	
Aggregate amount of the same,	176,615 74
Total number of loans upon real estate,	167
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	26,114 12
Times for the dividends fixed by the by-laws: third Wednesday in April and October.	
Rate and amount of each semi-annual dividend { 2 per cent., \$9,278 08 } during the year ending Oct. 31, 1894, . . . { 2 per cent., 9,397 20 }	18,675 28
Number of accounts opened during the year ending Oct. 31, 1894, 118	
Number of accounts closed during the year ending Oct. 31, 1894, 129	
Total number of open accounts Oct. 31, 1894,	1,453
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	1,710 42
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	51,164 62
Number of same,	642
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	68,237 63
Number of same,	882
Date of examination by commissioner: July 20.	

Merrimac Savings Bank — Concluded.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less, . . .	493	\$8,112 45	To the credit—		
Exceeding \$50 and not more than \$100, . . .	62	5,263 58	Of women, both adult and minor, . . .	310	\$27,621 27
Exceeding \$100 and not more than \$200, . . .	27	4,648 00	Of guardians, . . .	2	1,100 00
Exceeding \$200 and not more than \$500, . . .	37	14,204 60	Of religious and charitable associations, .	21	1,337 50
Exceeding \$500 and less than \$1,000, . . .	13	8,912 55	In trust,	9	2,298 38
Of \$1,000 or more, . . .	10	10,023 44			
Totals,	642	\$51,164 62			

MERRIMACK RIVER SAVINGS BANK—LOWELL.

Incorporated Feb. 24, 1871. Present number of corporators, 28.

J. G. PEABODY, *President.*

N. G. LAMSON, *Treasurer.*

N. G. LAMSON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

J. G. PEABODY,
R. G. BARTLETT,
C. F. VARNUM,

FRANCIS JEWETT,
H. C. HOWE,
C. E. ADAMS.

Open for business every business day, 9 A.M. to 1 P.M.; Saturday, 7 to 9 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Bank stock as per schedule, .	\$109,450 25	Deposits,	\$1,235,271 47
Loans on bank stock,	3,700 00	Guaranty fund,	35,000 00
Railroad bonds as per schedule, .	51,000 00	Interest account,	61,196 60
Real estate by foreclosure,	8,600 00		
Loans on real estate,	761,099 22		
Loans on personal security,	335,999 92		
Deposits in banks, on interest,	59,556 15		
Cash on hand,	2,162 53		
	\$1,331,468 07		\$1,331,468 07

Cash on Deposit in Banks, amount in each :—

Wamesit National Bank, Lowell, \$43,842 31

Old Lowell National Bank, Lowell, 15,713 84

Loans on Bank Stock, amount on each :—

On 17 shares Wamesit National Bank, Lowell, \$1,700 00

On 20 shares Wamesit National Bank, Lowell, 2,000 00

Merrimack River Savings Bank — Continued.*Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
45	Atlas National Bank, Boston, .	\$4,500	\$5,265 00	\$4,500 00
25	Atlantic Nat'l Bank, Boston, .	2,500	3,075 00	2,845 00
17	Blackstone N'l Bank, Boston, .	1,700	1,700 00	1,700 00
50	Boston National Bank, Boston, .	5,000	5,200 00	5,000 00
20	Eliot National Bank, Boston, .	2,000	2,620 00	2,405 00
23	Fourth Nat'l Bank, Boston, .	2,300	2,725 50	2,300 00
20	Globe National Bank, Boston, .	2,000	1,800 00	2,000 00
35	Hamilton Nat'l Bank, Boston, .	3,500	3,844 50	3,844 50
79	N'l Hide & Leather B'k, Boston, .	7,900	8,532 00	8,292 50
40	Howard Nat'l Bank, Boston, .	4,000	4,000 00	4,000 00
40	Metropolitan N'l B'k, Boston, .	4,000	4,000 00	4,000 00
15	North National Bank, Boston, .	1,500	1,700 00	1,500 00
62	N'l B'k of No. America, Boston, .	6,200	7,200 00	7,351 50
34	Old Boston Nat'l B'k, Boston, .	3,400	3,554 50	3,554 50
104	N'l B'k of Redemption, Boston, .	10,400	12,740 00	12,491 50
25	Suffolk Nat'l Bank, Boston, .	2,500	2,500 00	2,500 00
55	Tremont Nat'l Bank, Boston, .	5,500	4,840 00	5,500 00
7	Nat'l Webster Bank, Boston, .	700	700 00	700 00
102	Wamesit Nat'l Bank, Lowell, .	10,200	14,200 00	14,105 00
51	N'l B'k of Commerce, Boston, .	5,100	6,076 75	6,076 75
20	Columbian Nat'l Bank, Boston, .	2,000	2,080 00	2,000 00
15	Continental Nat'l B'k, Boston, .	1,500	1,837 50	1,837 50
28	Faneuil Hall Nat'l B'k, Boston, .	2,800	3,654 00	3,654 00
55	Shawmut Nat'l Bank, Boston, .	5,500	6,380 00	6,592 50
7	State National Bank, Boston, .	700	812 00	700 00
		\$97,400	\$111,036 75	\$109,450 25

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$20,000	\$20,200 00	\$20,000 00
Boston & Lowell R.R. 6s, . . .	1,000	1,030 00	1,000 00
Cheshire R.R. 6s,	2,000	2,150 00	2,000 00
Fitchburg R.R. 4½s,	25,000	25,575 00	25,000 00
Lowell & Lawrence R.R. 6s, . . .	3,000	3,180 00	3,000 00
	\$51,000	\$52,135 00	\$51,000 00

Merrimack River Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$43,842 31	2 per cent.	\$55,000 00	4½ per cent.	\$116,749 92	5½ per cent.
15,713 84	2½ “	81,500 00	4½ “	122,335 00	6 “
137,000 00	4 “	586,674 22	5 “	1,540 00	7 “

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$8,500 00
Assessed value of the same,	10,950 00
Net income received from same during year ending Oct. 31, 1894,	378 46
Number of loans which are of an amount not exceeding \$3,000 each, 179	
Aggregate amount of the same,	272,355 00
Total number of loans upon real estate,	238
Amount of investments from which no income is received,	3,500 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	64,813 50
Times for the dividends fixed by the by-laws: first Saturday in May and November.	
Rate and amount of each semi-annual dividend { 2 per cent., \$23,223 60 } during the year ending Oct. 31, 1894, . . . { 2 per cent., 23,112 86 }	46,336 46
Number of accounts opened during the year ending Oct. 31, 1894,	313
Number of accounts closed during the year ending Oct. 31, 1894,	280
Total number of open accounts Oct. 31, 1894,	2,356
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	3,981 47
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	158,002 17
Number of same,	1,512
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	166,444 48
Number of same,	1,658
Date of examination by commissioner: June 25.	

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less,	971	\$20,284 75	To the credit —		
Exceeding \$50 and not more than \$100,	230	18,877 09	Of women, both adult and minor,	560	\$57,831 04
Exceeding \$100 and not more than \$200,	134	20,948 94	Of guardians,	2	682 26
Exceeding \$200 and not more than \$500,	107	38,291 02	Of religious and chari-table associations,	21	2,110 10
Exceeding \$500 and less than \$1,000,	39	28,600 37	In trust,	177	19,324 67
Of \$1,000 or more,	31	31,000 00			
Totals,	1,512	\$158,002 17			

MIDDLEBOROUGH SAVINGS BANK — MIDDLEBOROUGH.

Incorporated March 15, 1873. Present number of corporators, 36.

EVERETT ROBINSON, *President.* ANDREW M. WOOD, *Treasurer.*
ANDREW M. WOOD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

EVERETT ROBINSON, GEORGE E. DOANE,
JAMES H. HARLOW, MATTHEW H. CUSHING,
SPRAGUE S. STETSON.

Open for business every business day, 9 A.M. to 12 M.; 2 to 4 P.M.; also Saturday,
7 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$115,000 00	Deposits,	\$835,647 18
Bank stock as per schedule, .	12,900 00	Guaranty fund,	25,000 00
Loan on bank stock,	750 00	Interest account,	16,141 74
Railroad bonds as per schedule, .	66,000 00		
Real estate by foreclosure,	7,046 00		
Loans on real estate,	455,331 57		
Loans on personal security,	65,224 98		
Loans to counties, cities or towns (notes),	102,605 00		
Deposits in banks, on interest,	48,601 56		
Cash on hand,	3,329 81		
	\$876,788 92		\$876,788 92

Cash on Deposit in Banks, amount in each : —

Middleborough National Bank, Middleborough,	\$8,529 45
First National Bank, New Bedford,	10,000 00
Pyncheon National Bank, Springfield,	10,000 00
Mechanics' National Bank, Boston,	17,597 72
Winthrop National Bank, Boston,	2,474 39

Loan on Bank Stock : —

On 10 shares Middleborough National Bank, Middleborough,	\$750 00
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Middleborough Savings Bank — Continued.*Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s, . . .	\$6,000	\$6,120 00	\$6,000 00
of Dayton, Ohio, 5s, . . .	10,000	11,100 00	10,000 00*
of Dayton, Ohio, 6s, . . .	6,000	6,180 00	6,000 00*
of Dover, N. H., 4s, . . .	5,000	5,050 00	5,000 00
of Fort Wayne, Ind., 4½s, . . .	5,000	5,250 00	5,000 00
of Grand Rapids, Mich., 5s, . . .	24,000	24,300 00	24,000 00
of Lynn, Mass., 4s, . . .	15,000	15,600 00	15,000 00
of Saginaw, Mich., 5s, . . .	3,000	3,030 00	3,000 00
of Oshkosk, Wis., 4½s, . . .	10,000	10,260 00	10,000 00
of Rockford Ill., 4½s, . . .	10,000	10,700 00	10,000 00
of Springfield, Ohio, 4½s, . . .	4,000	4,240 00	4,000 00
United States 5s, . . .	10,000	11,900 00	10,000 00
City of Youngstown, Ohio, 6s, . . .	7,000	7,630 00	7,000 00
	\$115,000	\$121,360 00	\$115,000 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
21	Suffolk National Bank, Boston,	\$2,100	\$2,100 00	\$2,100 00
22	Tremont Nat'l Bank, Boston, .	2,200	1,936 00	2,200 00
33	Nat'l Webster Bank, Boston, .	3,300	3,300 00	3,300 00
12	Middleborough Nat'l Bank, Middleborough, . . .	1,200	1,200 00	1,200 00
30	National Bank of Commerce, New Bedford, . . .	3,000	2,490 00	3,000 00
11	Plymouth N'l B'k, Plymouth, .	1,100	1,265 00	1,100 00
		\$12,900	\$12,291 00	\$12,900 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$20,000	\$20,300 00	\$20,000 00
Fitchburg R.R. 4s, . . .	1,000	980 00	1,000 00
Fitchburg R.R. 4½s, . . .	5,000	5,050 00	5,000 00
Fitchburg R.R. 5s, . . .	8,000	8,450 00	8,000 00
Fitchburg R.R. 6s, . . .	5,000	5,250 00	5,000 00

Middleborough Savings Bank — Continued.
Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Old Colony R.R. 4s,	\$10,000	\$10,550 00	\$10,000 00
Old Colony R.R. 6s,	7,000	7,275 00	7,000 00
Portland & Kennebec R.R. 6s,	5,000	5,100 00	5,000 00
Portland & Ogdensburg R.R. 6s,	5,000	5,500 00	5,000 00
	\$66,000	\$68,455 00	\$66,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$2,474 39	2 per cent.	\$79,150 00	4 per cent.	\$39,500 00	5 per cent.
18,529 45	2½ “	15,755 00	4½ “	18,737 33	5½ “
17,597 72	3 “	7,500 00	4½ “	468,269 22	6 “
5,000 00	3¾ “				

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$7,046 00
Assessed value of the same,	5,745 00
Number of loans which are of an amount not exceeding \$3,000 each, 587	
Aggregate amount of the same,	403,719 22
Total number of loans upon real estate,	452
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	43,585 76
Times for the dividends fixed by the by-laws: first Monday in April and October.	
Rate and amount of each semi-annual divi- { 2 per cent., \$15,269 80 } dend during the year ending Oct. 31, 1894, { 2 per cent., 15,668 84 }	30,938 64
Number of accounts opened during the year ending Oct. 31, 1894,	372
Number of accounts closed during the year ending Oct. 31, 1894,	296
Total number of open accounts Oct. 31, 1894,	2,843
Total expenses of the corporation for the year ending Oct. 31, 1894 (ex- clusive of taxes),	2,211 45
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	151,786 54
Number of same,	2,113
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	136,232 92
Number of same,	1,881
Date of examination by commissioner: May 21.	

Middleborough Savings Bank — Concluded.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less, . . .	1,582	\$29,789 39	To the credit —		
Exceeding \$50 and not more than \$100, . . .	252	20,958 35	Of women, both adult and minor, . . .	934	\$66,388 48
Exceeding \$100 and not more than \$200, . . .	124	19,581 26	Of guardians, . . .	3	1,350 00
Exceeding \$200 and not more than \$500, . . .	97	33,941 09	Of religious and charitable associations, . .	46	3,246 59
Exceeding \$500 and less than \$1,000, . . .	40	28,734 18	In trust,	173	11,402 22
Of \$1,000 or more, . . .	18	18,782 27			
Totals,	2,113	\$151,786 54			

MIDDLESEX INSTITUTION FOR SAVINGS—CONCORD.

Incorporated March 4, 1835. Present number of corporators, 21.

SAMUEL HOAR, *President.* HENRY J. HOSMER, *Treasurer.*
HERBERT W. HOSMER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

SAMUEL HOAR, LORENZO EATON,
CHAS. H. WALCOTT, CHARLES E. BROWN.

Open for business every business day, 9 A.M. to 2 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Bank stock as per schedule, .	\$247,100 00	Deposits,	\$1,253,036 37
Railroad bonds as per schedule, .	196,000 00	Guaranty fund, . .	61,000 00
Real estate (for banking purposes),	1,400 00	Interest account, .	30,015 76
Real estate by foreclosure,	4,000 00	Profit and loss account,	8,032 51
Loans on real estate,	416,175 00		
Loans on personal security,	395,200 00		
Loans to counties, cities or towns (notes),	60,400 00		
Deposit in bank, on interest,	21,742 38		
Deposit in bank, not on interest,	8,682 21		
Expense account,	1,385 05		
	\$1,352,084 64		\$1,352,084 64

Cash on Deposit in Banks, amount in each :—

National Union Bank, Boston, \$21,742 38
Concord National Bank, Concord, 8,682 21

Middlesex Institution for Savings — Continued.*Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
66	Blackstone Nat'l B'k, Boston, .	\$6,600	\$6,600 00	\$6,600 00
125	Boston Nat'l Bank, Boston, .	12,500	13,000 00	12,500 00
50	Central Nat'l Bank, Boston, .	5,000	6,350 00	5,000 00
100	National City Bank, Boston, .	10,000	8,200 00	10,000 00
67	Columbian Nat'l B'k, Boston, .	6,700	6,934 50	6,700 00
103	N'l B'k of Commerce, Boston, .	10,300	11,845 00	10,300 00
27	Continental Nat'l Bank, Boston, .	2,700	3,105 00	2,700 00
150	National Eagle Bank, Boston, .	15,000	12,487 50	15,000 00
150	Eliot National Bank, Boston, .	15,000	19,650 00	15,000 00
100	Faneuil Hall N'l B'k, Boston, .	10,000	13,075 00	10,000 00
28	First National Bank, Boston, .	2,800	6,664 00	2,800 00
21	Hamilton Nat'l Bank, Boston, .	2,100	2,320 50	2,100 00
72	N'l Hide & Leather B'k, Boston, .	7,200	7,740 00	7,200 00
200	Howard Nat'l Bank, Boston, .	20,000	19,350 00	20,000 00
50	Lincoln Nat'l Bank, Boston, .	5,000	3,900 00	5,000 00
50	Market Nat'l Bank, Boston, .	5,000	4,250 00	5,000 00
150	Merchants' Nat'l Bank, Boston, .	15,000	23,625 00	15,000 00
100	N'l B'k of No. America, Boston, .	10,000	11,400 00	10,000 00
6	Old Boston Nat'l Bank, Boston, .	600	630 00	600 00
200	National Revere Bank, Boston, .	20,000	19,000 00	20,000 00
45	Second Nat'l Bank, Boston, .	4,500	8,325 00	4,500 00
100	Shawmut Nat'l Bank, Boston, .	10,000	11,600 00	10,000 00
100	Shoe & Leather N'l B'k, Boston, .	10,000	9,000 00	10,000 00
111	State National Bank, Boston, .	11,100	12,876 00	11,100 00
100	Tremont Nat'l Bank, Boston, .	10,000	8,800 00	10,000 00
100	Nat'l Webster Bank, Boston, .	10,000	9,700 00	10,000 00
100	Concord Nat'l Bank, Concord, .	10,000	15,000 00	10,000 00
		\$247,100	\$275,427 50	\$247,100 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Concord & Montreal R.R. 4s, . . .	\$47,000	\$48,175 00	\$47,000 00
Eastern R.R. 6s,	37,000	45,140 00	37,000 00
Fitchburg R.R. 4½s,	20,000	20,000 00	20,000 00
Fitchburg R.R. 5s,	22,000	23,100 00	22,000 00
Maine Central R.R. 4½s,	20,000	21,000 00	20,000 00
Sullivan County R.R. 4s,	10,000	10,150 00	10,000 00
Conn. & Passumpsic Rivers R.R. 4s,	10,000	10,200 00	10,000 00
Boston & Maine R.R. 4½s,	25,000	27,750 00	25,000 00
Maine Central R.R. 4s,	5,000	5,000 00	5,000 00
	\$196,000	\$210,515 00	\$196,000 00

Middlesex Institution for Savings — Concluded.
Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$21,742 38	2 per cent.	\$10,000 00	4½ per cent.	\$198,325 00	6 per cent.
81,500 00	4 "	2,000 00	4½ "	5,800 00	6½ "
153,000 00	4½ "	221,400 00	5 "	700 00	7 "
101,000 00	4½ "	98,050 38	5½ "		

Amount invested in real estate for banking purposes,	\$1,400 00
Estimated value of the same,	1,400 00
Assessed value of the same,	575 00
Value, by books, of other real estate held or owned by foreclosure or otherwise,	4,000 00
Assessed value of the same,	4,100 00
Net income received from same during year ending Oct. 31, 1894,	232 23
Number of loans which are of an amount not exceeding \$3,000 each,	179
Aggregate amount of the same,	245,025 00
Total number of loans upon real estate,	173
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	69,147 02
Times for the dividends fixed by the by-laws: first Tuesday in June and December.	
Rate and amount of each semi-annual dividend { 2 per cent., \$23,065 99 } during the year ending Oct. 31, 1894, { 2 per cent., 23,315 85 }	46,381 84
Rate and amount of any extra dividend paid during the year ending Oct. 31, 1894, 1½ per cent.,	15,942 67
Number of accounts opened during the year ending Oct. 31, 1894,	455
Number of accounts closed during the year ending Oct. 31, 1894,	353
Total number of open accounts Oct. 31, 1894,	3,954
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	3,979 75
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	203,723 23
Number of same,	2,303
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	215,362 84
Number of same,	2,304
Date of examination by commissioner: May 14.	

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less,	1,541	\$31,424 96	To the credit —		
Exceeding \$50 and not more than \$100,	391	32,170 63	Of women, both adult and minor,	1,082	\$82,510 49
Exceeding \$100 and not more than \$200,	181	27,812 62	Of guardians,	3	1,510 00
Exceeding \$200 and not more than \$500,	122	44,514 56	Of religious and chari-table associations,	22	1,260 07
Exceeding \$500 and less than \$1,000,	58	42,512 65	In trust,	140	32,582 18
Of \$1,000 or more,	10	25,287 81			
Totals,	2,303	\$203,723 23			

MILFORD SAVINGS BANK — MILFORD.

Incorporated April 24, 1851. Present number of corporators, 45.

JOHN P. DANIELS, *President.*JAMES E. WALKER, *Treasurer.*
JAMES E. WALKER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

CHARLES F. CLAPLIN,JOHN P. DANIELS,
JESSE A. TAFT.

Open for business every business day, except Saturday, 9 A.M. to 12 M.; 1.30 to 3.30 P.M.;
Saturday, 9 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$240,500 00	Deposits, . . .	\$1,695,065 57
Bank stock as per schedule, .	169,278 99	Guaranty fund, .	49,364 54
Loans on bank stock, . . .	13,130 00	Profit and loss ac-	
Railroad bonds as per schedule,	154,000 00	count, . . .	25,257 92
Loans on railroad stock, . . .	27,600 00		
Real estate (for banking pur-			
poses),	25,000 00		
Loans on real estate,	618,879 00		
Loans on personal security, .	411,637 50		
Loans to counties, cities or towns			
(notes),	78,300 00		
Deposits in banks, on interest, .	21,206 93		
Deposit in bank, not on interest, .	10,155 61		
	\$1,769,688 03		\$1,769,688 03

Cash on Deposit in Banks, amount in each :—

Milford National Bank, Milford,	\$30,155 61
National Bank of Redemption, Boston,	1,206 93

Loans on Bank Stock, amount on each :—

On 25 shares Home National Bank, Milford,	\$2,200 00
On 85 shares Milford National Bank, Milford,	} 10,000 00
On 15 shares Central National Bank, Boston,	
On 2 shares Milford National Bank, Milford,	180 00
On 6 shares Milford National Bank, Milford,	500 00
On 6 shares Milford National Bank, Milford,	250 00

Loans on Railroad Stock, amount on each :—

On 240 shares Boston & Maine R.R.,	\$25,000 00
On 26 shares Providence & Worcester R.R.,	2,600 00*

* This illegal loan has since been paid.

Milford Savings Bank — Continued.*Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s, . .	\$25,000	\$27,715 00	\$25,000 00
of Cleveland, Ohio, 4s, . .	14,000	14,380 00	14,000 00
of Dayton, Ohio, 4s, . .	15,000	15,300 00	15,000 00*
of Portland, Me., 6s, . .	2,000	2,440 00	2,000 00
of Providence, R. I., 5s, . .	25,000	28,900 00	25,000 00
Town of Framingham, Mass., 4s, . .	20,000	21,000 00	20,000 00
of Maynard, Mass., 4s, . .	20,000	21,200 00	20,000 00
of Milford, Mass., 6s, . .	10,000	10,600 00	10,000 00
of Weymouth, Mass., 4s, . .	10,000	10,600 00	10,000 00
United States 4s, . .	16,500	18,975 00	16,500 00
Town of Beverly, Mass., 4s, . .	15,000	15,900 00	15,000 00
City of Bridgeport, Conn., 4s, . .	6,000	6,420 00	6,000 00
of Cleveland, Ohio, 5s, . .	6,000	6,300 00	6,000 00
of New Britain, Conn., 4s, . .	20,000	20,600 00	20,000 00
of Newport, R. I., 4s, . .	10,000	10,700 00	10,000 00
of Somerville, Mass., 4s, . .	20,000	20,400 00	20,000 00
of Grand Rapids, Mich., 4½s, . .	6,000	6,540 00	6,000 00
	\$240,500	\$257,970 00	\$240,500 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
150	Central Nat'l Bank, Boston, . .	\$15,000	\$19,050 00	\$22,000 00
30	National Revere Bank, Boston, . .	3,000	2,850 00	3,000 00
15	Blackstone N'l Bank, Boston, . .	1,500	1,500 00	1,500 00
42	Howard Nat'l Bank, Boston, . .	4,200	4,032 00	4,496 00
4	Nat'l Webster Bank, Boston, . .	400	400 00	400 00
100	N'l Hide & Leather B'k, Boston, . .	10,000	10,700 00	10,659 50
48	Eliot National Bank, Boston, . .	4,800	6,288 00	5,682 99
100	Shawmut N'l Bank, Boston, . .	10,000	11,600 00	12,057 50
40	Freeman's Nat'l Bank, Boston, . .	4,000	3,400 00	5,360 00
47	Nat'l Union Bank, Boston, . .	4,700	6,298 00	7,496 50
25	Continental N'l Bank, Boston, . .	2,500	2,875 00	2,955 25
110	N'l B'k of Redemption, Boston, . .	11,000	13,750 00	15,655 00
2	Shoe & Leather N'l B'k, Boston, . .	200	180 00	274 50
7	Boylston Nat'l Bank, Boston, . .	700	875 00	1,070 12
78	North Nat'l Bank, Boston, . .	7,800	9,048 00	10,766 63
25	Nat'l Exchange Bank, Boston, . .	2,500	3,150 00	3,581 25
10	Atlantic Nat'l Bank, Boston, . .	1,000	1,220 00	1,530 00
50	Atlas National Bank, Boston, . .	5,000	5,850 00	6,500 00
40	Washington N'l Bank, Boston, . .	4,000	4,360 00	5,505 00

Milford Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
5	National Eagle Bank, Boston,	\$500	\$415 00	\$588 75
100	Home Nat'l Bank, Brockton, .	10,000	15,000 00	10,000 00
27	Hopkinton N'l B'k, Hopkinton,	2,700	2,700 00	2,700 00
75	Home Nat'l Bank, Milford, .	7,500	11,250 00	7,500 00
263	Milford Nat'l Bank, Milford, .	26,300	39,450 00	28,000 00
		\$139,300	\$176,241 00	\$169,278 99

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R R. 5s, . .	\$25,000	\$27,500 00	\$25,000 00
Boston & Albany R.R. 6s, . .	7,000	7,140 00	7,000 00
Boston & Maine R R. 4s, . .	10,000	10,300 00	10,000 00
Boston & Maine R.R. 4½s, . .	15,000	16,650 00	15,000 00
Fitchburg R.R. 4s,	15,000	15,000 00	15,000 00
Fitchburg R R. 5s,	15,000	16,350 00	15,000 00
Old Colony R.R. 6s,	2,000	2,140 00	2,000 00
Old Colony R.R. 4s,	10,000	10,600 00	10,000 00
Portland & Ogdensburg R R. 6s, .	15,000	16,800 00	15,000 00
Boston & Lowell R.R. 4s, . . .	20,000	20,400 00	20,000 00
Worcester, Nashua & Rochester R.R. 4s,	20,000	20,400 00	20,000 00
	\$154,000	\$163,280 00	\$154,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$21,206 93	2 per cent.	\$25,000 00	4½ per cent.	\$950 00	6½ per cent.
326,600 00	4 “	383,971 00	5 “	4,415 00	7 “
50,000 00	4½ “	58,450 00	5½ “	12,000 00	10 “
167,600 00	4½ “	120,560 50	6 “		

Amount invested in real estate for banking purposes,	\$25,000 00
Estimated value of the same,	25,000 00
Assessed value of the same,	24,000 00
Net income received from same during year ending Oct. 31, 1894, . .	1,183 15
Number of loans which are of an amount not exceeding \$3,000 each, .	335
Aggregate amount of the same,	312,259 00
Total number of loans upon real estate,	354

Milford Savings Bank — Concluded.

Amount of investments from which no income is received,	\$30,537 50
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	84,064 01
Times for the dividends fixed by the by-laws: second Saturday in April and October.	
Rate and amount of each semi-annual dividend { 2 per cent., \$31,509 75 } during the year ending Oct. 31, 1894, . . . { 2 per cent., 31,903 83 }	63,413 58
Number of accounts opened during the year ending Oct. 31, 1894,	594
Number of accounts closed during the year ending Oct. 31, 1894,	589
Total number of open accounts Oct. 31, 1894,	5,235
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	3,730 15
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	288,269 23
Number of same,	3,632
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	301,242 79
Number of same,	4,320
Date of examination by commissioner: May 4.	

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less,	2,510	\$52,005 89	To the credit —		
Exceeding \$50 and not more than \$100,	544	45,873 00	Of women, both adult and minor,	1,855	\$141,357 50
Exceeding \$100 and not more than \$200,	264	40,646 70	Of guardians,	21	4,100 73
Exceeding \$200 and not more than \$500,	221	78,934 44	Of religious and charitable associations,	96	6,930 23
Exceeding \$500 and less than \$1,000,	67	44,809 20	In trust,	111	15,662 11
Of \$1,000 or more,	26	26,000 00			
Totals,	3,632	\$288,269 23			

MILLBURY SAVINGS BANK—MILLBURY.

Incorporated April 10, 1854. Present number of corporators, 43.

LEVI L. WHITNEY, *President.*

DAVID ATWOOD, *Treasurer.*

DAVID ATWOOD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

CHARLES D. MORSE,

DAVID T. MARCH,

LEVI L. WHITNEY,

IRA N. GODDARD,

DAMIEN DUCHARME,

A. ARMSBY.

Open for business every business day, except Saturday, 9 A.M. to 3 P.M.; Saturday, 9 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$76,000 00	Deposits,	\$852,063 94
Bank stock as per schedule, .	163,500 00	Guaranty fund, . .	31,200 00
Loans on bank stock,	17,040 00	Interest account, . .	27,920 60
Railroad bonds as per schedule, .	64,000 00	Profit and loss ac-	
Loan on railroad stock,	150 00	count,	6,409 52
Real estate (for banking pur-		Snsponse account, . .	50 00
poses),	15,500 00	Rents,	62 57
Real estate by foreclosure, . .	6,505 24		
Loans on real estate,	324,840 00		
Loans on personal security, . .	152,803 00		
Loans to counties, cities or towns			
(notes),	62,150 00		
Loans on depositors' books, . .	75 00		
Deposit in bank, on interest, .	41,676 61		
Expense account,	686 25		
Premium account,	1,000 00		
Cash on hand,	1,798 53		
	\$917,706 63		\$917,706 63

Cash on Deposit in Bank : —

Millbury National Bank, Millbury, \$41,676 61

Loans on Bank Stock, amount on each : —

On 38 shares Millbury National Bank, Millbury, \$3,040 00

On 50 shares Millbury National Bank, Millbury, 4,000 00

On 100 Broadway National Bank, Boston, 10,000 00

Loan on Railroad Stock : —

On 1 share Boston & Albany R.R., \$150 00

Millbury Savings Bank — Continued.*Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Columbus, Ohio, 4s, . .	\$10,000	\$10,000 00	\$10,000 00*
of Dubuque, Iowa, 6s, . .	3,000	3,060 00	3,000 00
of Grand Rapids, Mich., 4½s, .	15,000	16,500 00	15,000 00
of Youngstown, Ohio, 5s, . .	15,000	16,050 00	15,000 00
Town of South Norwalk, Conn., 6s,	10,000	10,100 00	10,000 00
of Westborough, Mass., 5s, . .	3,000	3,090 00	3,000 00
City of Milwaukee, Wis., 5s, . .	10,000	11,300 00	10,000 00
of New Britain, Conn., 4s, . .	10,000	10,300 00	10,000 00
	\$76,000	\$80,400 00	\$76,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Atlas Nat'l Bank, Boston, . .	\$5,000	\$5,850 00	\$5,000 00
42	Blackstone N'l Bank, Boston,	4,200	4,200 00	4,200 00
49	Boston National Bank, Boston,	4,900	5,096 00	4,900 00
20	Continental Nat'l B'k, Boston,	2,000	2,300 00	2,000 00
100	Eliot National Bank, Boston, .	10,000	13,100 00	10,000 00
50	First Ward N'l Bank, Boston, .	5,000	6,500 00	5,000 00
42	Globe National Bank, Boston,	4,200	3,696 00	4,200 00
25	Hamilton Nat'l Bank, Boston,	2,500	2,762 50	2,500 00
25	Manufacturers' N'l B'k, Boston,	2,500	2,500 00	2,500 00
23	Merchants' Nat'l Bank, Boston,	2,300	3,628 25	2,300 00
57	N'l B'k of Commerce, Boston,	5,700	6,555 00	5,700 00
15	N'l B'k of No. America, Boston,	1,500	1,725 00	1,500 00
200	Nat'l Bank of the Common- wealth, Boston,	20,000	26,050 00	20,000 00
12	National Eagle Bank, Boston,	1,200	960 00	1,200 00
50	N'l Hide & Leather B'k, Boston,	5,000	5,375 00	5,000 00
40	North National Bank, Boston,	4,000	4,640 00	4,000 00
3	Old Boston N'l Bank, Boston,	300	313 50	300 00
35	Second National Bank, Boston,	3,500	7,300 00	3,500 00
25	Shawmut Nat'l Bank, Boston, .	2,500	2,881 25	2,500 00
74	Shoe & Leather N'l B'k, Boston,	7,400	6,660 00	7,400 00
25	South End Nat'l Bank, Boston,	2,500	1,950 00	2,500 00
20	Suffolk Nat'l Bank, Boston, .	2,000	2,000 00	2,000 00
50	State Nat'l Bank, Boston, . .	5,000	5,800 00	5,000 00
68	Third Nat'l Bank, Boston, . .	6,800	6,103 00	6,800 00
15	Winthrop N'l Bank, Boston, . .	1,500	1,747 50	1,500 00
40	Grafton Nat'l Bank, Grafton, .	4,000	4,000 00	4,000 00
3	Leicester N'l Bank, Leicester,	300	480 00	300 00
168	Millbury N'l Bank, Millbury, .	16,800	16,800 00	16,800 00

Millbury Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
40	Second N'l Bank, Norwich, Ct.,	\$4,000	\$4,400 00	\$4,000 00
25	Oxford Nat'l Bank, Oxford, .	2,500	2,500 00	2,500 00
36	Central N'l Bank, Worcester,	3,600	5,220 00	3,600 00
27	City Nat'l Bank, Worcester, .	2,700	3,915 00	2,700 00
5	Citizens' N'l Bank, Worcester,	500	650 00	500 00
17	Mechanics' N'l B'k, Worcester,	1,700	1,700 00	1,700 00
50	Quinsigamond National Bank, Worcester, .	5,000	6,500 00	5,000 00
9	Worcester N'l B'k, Worcester,	900	1,305 00	900 00
		\$153,500	\$177,163 00	\$153,500 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s,	\$4,000	\$3,940 00	\$4,000 00
Fitchburg R.R. 4½s,	10,000	10,100 00	10,000 00
Providence & Worcester R.R. 6s, .	20,000	21,200 00	20,000 00
Vermont & Massachusetts R.R. 5s, .	10,000	10,900 00	10,000 00
Fitchburg R.R. 5s,	10,000	10,500 00	10,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	10,000	11,500 00	10,000 00
	\$64,000	\$68,140 00	\$64,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$41,676 61	3 per cent.	\$14,750 00	4½ per cent.	\$30,000 00	5½ per cent.
89,200 00	4 "	15,000 00	4¾ "	181,975 00	6 "
40,000 00	4½ "	186,135 00	5 "		

Amount invested in real estate for banking purposes,	\$15,500 00
Estimated value of the same,	18,000 00
Assessed value of the same,	12,000 00
Net income received from same during year ending Oct. 31, 1894, . .	190 54

Millbury Savings Bank — Concluded.

Value, by books, of other real estate held or owned by foreclosure or otherwise,	\$6,505 24
Assessed value of the same,	14,270 00
Number of loans which are of an amount not exceeding \$3,000 each, 221	
Aggregate amount of the same,	209,945 00
Total number of loans upon real estate, 228	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	43,649 02
Times for the dividends fixed by the by-laws: second Monday in January and July.	
Rate and amount of each semi-annual dividend { 2 per cent., \$16,184 25 } during the year ending Oct. 31, 1894, . . . { 2 per cent., 16,251 88 }	32,436 13
Number of accounts opened during the year ending Oct. 31, 1894, . 249	
Number of accounts closed during the year ending Oct. 31, 1894, . 192	
Total number of open accounts Oct. 31, 1894, 2,008	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	1,856 43
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	106,176 49
Number of same, 1,197	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	120,423 14
Number of same, 1,363	
Date of examination by commissioner: May 17.	

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less,	844	\$17,267 86	To the credit —		
Exceeding \$50 and not more than \$100,	162	13,240 78	Of women, both adult and minor,	522	\$43,070 76
Exceeding \$100 and not more than \$200,	69	10,735 62	Of guardians,	5	653 65
Exceeding \$200 and not more than \$500,	75	25,583 07	Of religious and charitable associations,	78	4,159 39
Exceeding \$500 and less than \$1,000,	25	17,163 56	In trust,	14	5,463 13
Of \$1,000 or more,	22	22,185 60			
Totals,	1,197	\$106,176 49			

MILLIS SAVINGS BANK — MILLIS.

Incorporated March 4, 1892. Present number of corporators, 55.
EDWARD J. STEWART, *President.* OSGOOD T. DEAN, *Treasurer.*
OSGOOD T. DEAN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :
LOUIS LACROIX, MOSES RICHARDSON,
MOSES C. ADAMS, E. JESSUP STEWART,
GEORGE C. THRASHER.

Open for business every business day, 9 A.M. to 12 M.; Saturday, 7 to 9 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$4,010 50	Deposits, . . .	\$7,789 67
Loans on personal security, . .	3,190 00	Guaranty fund, . .	42 00
Deposit in bank, on interest, . .	238 67	Interest account, . .	61 47
Expense account, . . .	37 11	Profit and loss ac-	
Office furniture, . . .	270 53	count, . . .	42 55
Cash on hand, . . .	188 88		
	\$7,935 69		\$7,935 69

Cash on Deposit in Bank : —
Shoe and Leather National Bank, Boston, \$238 67

Total Amount of Loans, with each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$238 67	2 per cent.	\$7,100 50	6 per cent.	\$100 00	8 per cent.

Millis Savings Bank — Concluded.

Number of loans which are of an amount not exceeding \$3,000 each,	12	
Aggregate amount of the same,		\$7,210 50
Total number of loans upon real estate,	5	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		507 28
Times for the dividends fixed by the by-laws: second Wednesday in January and July.		
Rate and amount of each semi-annual dividend during the year ending Oct. 31, 1894,	2 per cent.,	125 69
Number of accounts opened during the year ending Oct. 31, 1894,	67	
Number of accounts closed during the year ending Oct. 31, 1894,	52	
Total number of open accounts Oct. 31, 1894,	108	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		217 59
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		6,871 08
Number of same,	196	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		8,573 26
Number of same,	193	
Date of examination by commissioner: January 30.		

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less,	180	\$2,598 16	To the credit —		
Exceeding \$50 and not more than \$100,	10	759 65	Of women, both adult and minor,	44	\$1,292 75
Exceeding \$100 and not more than \$200,	1	185 42	Of religious and chari-table associations,	3	18 00
Exceeding \$200 and not more than \$500,	2	750 00	In trust,	35	507 82
Exceeding \$500 and less than \$1,000,	2	1,577 85			
Of \$1,000 or more,	1	1,000 00			
Totals,	196	\$6,871 08			

MINERS' SAVINGS BANK—WEST STOCKBRIDGE.

Incorporated Feb. 26, 1872. Present number of corporators, 27.
WILLIAM M. KNIFFIN, *President.*WILLIAM C. SPAULDING, *Treasurer.*
WILLIAM C. SPAULDING, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:
THEODORE S. HEATH,HUBBARD F. THOMPSON,
WILLIAM C. SPAULDING,C. R. VAN BUSKIRK,
C. E. BOSTWICK.

Open for business Monday and Friday, 9 A.M. to 12 M.; 1 to 3 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$13,830 25	Deposits, . . .	\$127,254 98
Bank stock as per schedule, .	12,465 50	Guaranty fund, .	3,584 27
Railroad bonds as per schedule, .	38,595 00	Interest account, .	749 82
Loans on real estate, . . .	45,620 00	Profit and loss ac-	
Loans on personal security, .	21,350 00	count, . . .	1,612 77
Loans on depositors' books, .	1,090 00		
Deposit in bank, not on interest,	251 09		
	\$133,201 84		\$133,201 84

Cash on Deposit in Bank :—
Housatonic National Bank, Stockbridge, \$251 09

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Providence, R. I., 5s, . .	\$6,000	\$6,500 00	\$6,975 00
of Sioux City, Iowa, 6s, . .	3,700	3,855 25	3,855 25
Town of Rockingham, Vt., 4s, .	3,000	3,000 00	3,000 00
	\$12,700	\$13,355 25	\$13,830 25

Miners' Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	National Mahaiwe B'k, Great Barrington,	\$1,000	\$1,457 50	\$1,457 50
20	City National Bank, Holyoke,	2,000	2,240 00	2,240 00
5	Lee National Bank, Lee,	500	700 00	700 00
15	Berkshire N'l B'k. No. Adams,	1,500	1,700 00	1,840 00
19	Pittsfield Nat'l B'k, Pittsfield,	1,900	2,470 00	2,898 00
4	Agawam Nat'l B'k, Springfield,	400	400 00	480 00
5	First Nat'l Bank, Springfield,	500	635 00	750 00
14	Housatonic National Bank, Stockbridge,	1,400	2,170 00	2,100 00
		\$9,200	\$11,772 50	\$12,465 50

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	\$2,000	\$2,050 00	\$2,050 00
Boston & Maine R.R. 4s,	3,000	3,000 00	3,000 00
Dexter & Piscataquis R.R. 4s,	4,000	3,960 00	3,960 00
Fitchburg R.R. 4s,	3,000	3,000 00	2,970 00
N. Y. & N. E. R.R. (terminal) 4s,	10,000	11,000 00	11,175 00
Upper Coos R.R. 4½s,	8,000	8,720 00	8,720 00
Vermont & Massachusetts R.R. 5s,	6,000	6,500 00	6,720 00
	\$36,000	\$38,230 00	\$38,595 00

Total Amount of Loans, with each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate. .
\$43,870 00	5 per cent.	\$3,100 00	5½ per cent.	\$21,090 00	6 per cent.

Number of loans which are of an amount not exceeding \$3,000 each, 53
 Aggregate amount of the same, \$38,560 00
 Total number of loans upon real estate, 41
 Amount of investments from which no income is received, 3,840 00
 Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894, 6,027 32
 Times for the dividends fixed by the by-laws: first Wednesday in January and July.

Miners' Savings Bank — Concluded.

Rate and amount of each semi-annual dividend { 2 per cent., \$2,469 74 } during the year ending Oct. 31, 1894, . . . { 2 per cent., 2,470 93 }	\$4,940 67
Number of accounts opened during the year ending Oct. 31, 1894, . . .	45
Number of accounts closed during the year ending Oct. 31, 1894, . . .	44
Total number of open accounts Oct. 31, 1894,	392
Total expenses of the corporation for the year ending Oct. 31, 1894 (ex- clusive of taxes),	583 39
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	14,697 31
Number of same,	222
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	20,845 83
Number of same,	321
Date of examination by commissioner: June 4.	

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num- ber.	Amount.		Num- ber.	Amount.
Of \$50 and less, . . .	165	\$3,786 68	To the credit —		
Exceeding \$50 and not more than \$100, . . .	29	2,325 98	Of women, both adult and minor, . . .	62	\$4,104 27
Exceeding \$100 and not more than \$200, . . .	13	2,044 00	Of religious and chari- table associations, . .	2	90 00
Exceeding \$200 and not more than \$500, . . .	9	2,740 65			
Exceeding \$500 and less than \$1,000,	6	3,800 00			
Totals,	222	\$14,697 31			

MONSON SAVINGS BANK—MONSON.

Incorporated March 29, 1872. Present number of corporators, 29.

EDWARD F. MORRIS, *President.* FRANK E. MORRIS, *Treasurer.*
FRANK E. MORRIS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

A. D. NORCROSS, E. F. MORRIS,
R. M. REYNOLDS, D. G. POTTER.

Open for business every business day, 9 A.M. to 12 M.; 1 to 4 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$105,000 00	Deposits,	\$824,499 68
Bank stock as per schedule, .	42,400 00	Guaranty fund, . .	39,000 00
Loans on bank stock,	6,900 00	Interest account, .	25,667 41
Railroad bonds as per schedule,	95,000 00	Profit and loss ac-	
Real estate (for banking pur-		count,	1,884 45
poses),	40,000 00		
Loans on real estate,	520,270 00		
Loans on personal security, .	16,700 00		
Loans to counties, cities or towns			
(notes),	9,000 00		
Loans on depositors' books, .	150 00		
Deposits in banks, on interest, .	51,257 15		
Deposit in bank, not on interest, .	2,895 70		
Expense account,	277 73		
Cash on hand,	1,200 96		
	\$891,051 54		\$891,051 64

Cash on Deposit in Banks, amount in each:—

Pyncheon National Bank, Springfield,	\$10,000 00
Agawam National Bank, Springfield,	7,500 00
John Hancock National Bank, Springfield,	10,000 00
City National Bank, Springfield,	5,000 00
Chicopee National Bank, Springfield,	7,500 00
Springfield Safe Deposit and Trust Company, Springfield,	6,257 15
City National Bank, Holyoke,	5,000 00
Monson National Bank, Monson,	2,895 70

Loans on Bank Stock, amount on each:—

On 55 shares Monson National Bank, Monson,	\$4,900 00
On 20 shares Palmer National Bank, Palmer,	2,000 00

Monson Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s, . .	\$10,000	\$10,350 00	\$10,000 00
of Chicago, Ill., 4s, . . .	10,000	10,200 00	10,000 00*
of Cleveland, Ohio, 5s, . .	10,000	11,000 00	10,000 00
of Grand Rapids, Mich., 4½s, .	10,000	10,800 00	10,000 00
of Lynn, Mass., 4s, . . .	10,000	10,475 00	10,000 00
of Malden, Mass., 4s, . . .	10,000	10,600 00	10,000 00
of Newton, Mass., 4s, . . .	7,000	7,400 00	7,000 00
of Sioux City, Iowa, 4½s, . .	10,000	10,500 00	10,000 00
of Worcester, Mass., 5s, . .	13,000	14,950 00	13,000 00
of Youngstown, Ohio, 5s, . .	10,000	10,600 00	10,000 00
Town of Burlington, Vt., 4s, . .	5,000	5,175 00	5,000 00
	\$105,000	\$112,050 00	\$105,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
20	North National Bank, Boston,	\$2,000	\$2,220 00	\$2,000 00
20	National Eagle Bank, Boston,	2,000	2,000 00	2,000 00
25	N'l B'k of Redemption, Boston,	2,500	3,000 00	2,500 00
20	N'l B'k of No. America, Boston,	2,000	2,200 00	2,000 00
25	N'l B'k of Commerce, Boston,	2,500	2,870 00	2,500 00
25	Eliot National Bank, Boston, .	2,500	3,255 00	2,500 00
40	Suffolk Nat'l Bank, Boston, .	4,000	4,000 00	4,000 00
30	Merchants' Nat'l Bank, Boston,	3,000	4,500 00	3,000 00
10	Blackstone Nat'l Bank, Boston,	1,000	1,000 00	1,000 00
11	Nat'l Revere Bank, Boston, .	1,100	1,100 00	1,100 00
10	Tremont Nat'l Bank, Boston, .	1,000	1,000 00	1,000 00
6	Nat'l Webster Bank, Boston, .	600	600 00	600 00
10	N'l Hide & Leather B'k, Boston,	1,000	1,050 00	1,000 00
5	N'l Exchange Bank, Boston, .	500	625 00	500 00
5	State National Bank, Boston, .	500	575 00	500 00
5	Massachusetts N'l B'k, Boston,	500	500 00	500 00
25	City National Bank, Holyoke,	2,500	2,800 00	2,500 00
70	Monson Nat'l Bank, Monson, .	7,000	9,800 00	7,000 00
20	City Nat'l Bank, Springfield, .	2,000	2,800 00	2,000 00
20	First Nat'l Bank, Springfield,	2,000	2,400 00	2,000 00
19	Agawam N'l B'k, Springfield,	1,900	1,900 00	1,900 00
3	Ware National Bank, Ware, .	300	330 00	300 00
		\$42,400	\$50,525 00	\$42,400 00

Monson Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$10,000	\$10,200 00	\$10,000 00
Boston & Maine R.R. 4s,. . . .	10,000	10,250 00	10,000 00
Boston & Providence R.R. 4s,. . .	10,000	10,675 00	10,000 00
Concord & Montreal, R.R. 4s,. . .	10,000	10,325 00	10,000 00
Eastern R.R. 6s,	5,000	6,000 00	5,000 00
Fitchburg R.R. 4½s,.	10,000	10,100 00	10,000 00
Old Colony R.R. 4s,.	10,000	10,600 00	10,000 00
Maine Central R.R. 4s,	10,000	10,000 00	10,000 00
Connecticut River R.R. 4s,	10,000	10,550 00	10,000 00
Conn. & Passumpsic Rivers R.R. 4s,	10,000	10,200 00	10,000 00
	\$95,000	\$98,900 00	\$95,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$5,000 00	3 per cent.	\$527,795 00	5 per cent.	\$21,725 00	6 per cent.
46,257 15	4 “	3,500 00	5½ “		

Amount invested in real estate for banking purposes,	\$40,000 00
Estimated value of the same,	40,000 00
Assessed value of the same,	15,500 00
Net income received from same during year ending Oct. 31, 1894, . . .	1,464 94
Number of loans which are of an amount not exceeding \$3,000 each, . .	199
Aggregate amount of the same,	267,375 00
Total number of loans upon real estate,	237
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	42,767 14
Times for the dividends fixed by the by-laws: first Monday in April and October.	
Rate and amount of each semi-annual dividend { 2 per cent., \$15,694 57 } during the year ending Oct. 31, 1894, . . . { 2 per cent, 15,961 19 }	31,655 76
Number of accounts opened during the year ending Oct. 31, 1894, . . .	279
Number of accounts closed during the year ending Oct. 31, 1894, . . .	259
Total number of open accounts Oct. 31, 1894,	2,042
Total expenses of the corporation for the year ending Oct. 31, 1894 (ex- clusive of taxes),	3,504 93
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	139,215 59
Number of same,	1,286
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	152,623 33
Number of same,	1,173
Date of examination by commissioner: September 20.	

Monson Savings Bank—Concluded.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less, . . .	886	\$18,736 18	To the credit —		
Exceeding \$50 and not more than \$100, . . .	170	13,666 38	Of women, both adult and minor, . . .	605	\$58,797 97
Exceeding \$100 and not more than \$200, . . .	82	12,749 77	Of guardians, . . .	5	1,630 62
Exceeding \$200 and not more than \$500, . . .	71	24,307 66	Of religious and charitable associations, . .	9	1,474 78
Exceeding \$500 and less than \$1,000, . . .	48	33,846 21	In trust,	10	3,054 49
Of \$1,000 or more, . .	29	35,909 39			
Totals,	1,286	\$189,215 59			

NANTUCKET INSTITUTION FOR SAVINGS—NANTUCKET.

Incorporated April 2, 1834. Present number of corporators, 26.

THADDEUS C. DEFRIEZ, *President.* GEORGE H. BROCK, *Treasurer.*
GEORGE H. BROCK, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

THADDEUS C. DEFRIEZ, ANDREW M. MYRICK,
DAVID FOLGER, ALMON T. MOWRY,
HENRY PADDOCK.

Open for business every business day, from May to November, 9 A.M. to 1 P.M.;
November to May, 10 A.M. to 1 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$85,000 00	Deposits,	\$454,347 58
Bank stock as per schedule, .	20,300 00	Guaranty fund, .	17,013 38
Railroad bonds as per schedule, .	66,500 00	Profit and loss ac-	
Real estate (for banking pur-		count,	15,540 06
poses),	4,000 00		
Real estate by foreclosure, .	3,000 00		
Loans on real estate,	263,296 74		
Loans on personal security, .	15,820 00		
Loans on depositors' books, .	100 00		
Deposits in banks, on interest, .	25,350 30		
Deposit in bank, not on interest, .	478 48		
Expense account,	638 06		
Cash on hand,	2,417 43		
	\$486,901 01		\$486,901 01

Cash on Deposit in Banks, amount in each :—

North National Bank, Boston, \$11,958 60
Pacific National Bank, Nantucket, 478 48
Shoe and Leather National Bank, Boston, 13,391 70

Nantucket Institution for Savings — Continued.*Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Cleveland, Ohio, 5s, . .	\$5,000	\$5,435 00	\$5,000 00
of Cleveland, Ohio, 6s, . .	4,000	4,160 00	4,000 00
of Detroit, Mich., 7s, . .	1,000	1,287 00	1,000 00
of East Saginaw, Mich., 4½s, .	7,000	7,397 00	7,000 00
of Fall River, Mass., 6s, . .	6,000	6,616 00	6,000 00
of Grand Rapids, Mich., 4½s, .	10,000	10,946 00	10,000 00
of Milwaukee, Wis., 5s, . .	10,000	10,739 00	10,000 00
of New London, Conn., 7s, . .	1,000	1,284 00	1,000 00
of Scranton, Pa., 6s, . .	3,500	3,668 00	3,500 00
of Sioux City, Iowa, 4½s, . .	15,000	16,042 00	15,000 00
Town of Beverly, Mass., 4s, . .	1,000	1,046 00	1,000 00
District of Columbia 6s, . .	5,000	5,771 00	5,000 00
Town of Attleborough, Mass., 4s, .	5,000	5,333 00	5,000 00
City of Oshkosh, Wis., 4½s, . .	2,500	2,623 00	2,500 00
of Rockford, Ill., 4½s, . .	4,000	4,278 00	4,000 00
of Saginaw, Mich., 4½s, . .	5,000	5,520 00	5,000 00
	\$85,000	\$92,145 00	\$85,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value	Amount Invested.
20	North National Bank, Boston,	\$2,000	\$2,180 00	\$2,000 00
19	Lincoln Nat'l Bank, Boston, .	1,900	1,700 00	1,900 00
10	Continental Nat'l B'k, Boston,	1,000	1,140 00	1,000 00
10	Old Boston Nat'l B'k, Boston,	1,000	990 00	1,000 00
10	Boylston Nat'l Bank, Boston, .	1,000	1,250 00	1,000 00
10	Columbian Nat'l Bank, Boston,	1,000	1,000 00	1,000 00
10	N'l B'k of No. America, Boston,	1,000	1,050 00	1,000 00
8	Metropolitan N'l B'k, Boston,	800	760 00	800 00
10	South End N'l Bank, Boston, .	1,000	850 00	1,000 00
15	National Revere Bank, Boston,	1,500	1,500 00	1,500 00
10	Faneuil Hall N'l B'k, Boston,	1,000	1,200 00	1,000 00
15	Eliot National Bank, Boston, .	1,500	1,725 00	1,500 00
15	Shawmut Nat'l Bank, Boston,	1,500	1,680 00	1,500 00
7	Blackstone N'l Bank, Boston, .	700	630 00	700 00
10	Nat'l Exchange Bank, Boston,	1,000	1,180 00	1,000 00
14	Nat'l Bank of Commerce, New Bedford,	1,400	1,344 00	1,400 00
10	Pacific Nat'l Bank, Nantucket,	1,000	1,300 00	1,000 00
		\$20,300	\$21,479 00	\$20,300 00

Nantucket Institution for Savings — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested
Boston & Albany R.R. 6s, . . .	\$3,000	\$3,062 00	\$3,000 00
Boston & Lowell R.R. 4s, . . .	15,000	15,860 00	15,000 00
Boston & Lowell R.R. 5s, . . .	1,000	1,053 00	1,000 00
Boston & Lowell R.R. 6s, . . .	4,000	4,152 00	4,000 00
Boston & Maine R.R. 4s, . . .	5,000	5,129 00	5,000 00
Boston, Winthrop & Shore R.R. 5s, .	6,000	6,570 00	6,000 00
Concord & Montreal R.R. 4s, . .	5,000	5,150 00	5,000 00
Fitchburg R.R. 4½s,	5,000	5,067 00	5,000 00
Fitchburg R.R. 6s,	2,000	2,097 00	2,000 00
Maine Central R.R. 7s,	5,000	6,875 00	5,000 00
Old Colony R.R. 6s,	5,000	5,199 00	5,000 00
Upper Coos R.R. 4½s,	10,500	11,463 00	10,500 00
	\$66,500	\$71,177 00	\$66,500 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$11,958 60	2 per cent.	\$38,450 00	5½ per cent.	\$1,250 00	6½ per cent.
13,391 70	2½ "	103,991 74	6 "	530 00	7 "
134,995 00	5 "				

Amount invested in real estate for banking purposes,	\$4,000 00
Estimated value of the same,	5,000 00
Assessed value of the same,	5,400 00
Net income received from same during year ending Oct. 31, 1894, . .	275 00
Value, by books, of other real estate held or owned by foreclosure or other- wise,	3,000 00
Assessed value of the same,	3,000 00
Net income received from same during year ending Oct. 31, 1894, . .	79 00
Number of loans which are of an amount not exceeding \$3,000 each, 129	
Aggregate amount of the same,	113,159 00
Total number of loans upon real estate,	155
Gross amount of interest or profits received or earned, as per books, dur- ing year ending Oct. 31, 1894,	25,466 23
Times for the dividends fixed by the by-laws: second Monday in Jan- uary and July.	
Rate and amount of each semi-annual dividend { 2 per cent, \$8,720 00 } during the year ending Oct. 31, 1894, . . . { 2 per cent., 8,717 01 }	17,437 01
Number of accounts opened during the year ending Oct. 31, 1894, . . .	136
Number of accounts closed during the year ending Oct. 31, 1894, . . .	141
Total number of open accounts Oct. 31, 1894,	1,274

Nantucket Institution for Savings — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	\$1,776 15
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	66,775 75
Number of same,	753
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	77,799 49
Number of same,	1,014
Date of examination by commissioner: August 16.	

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num. ber.	Amount.		Num. ber.	Amount.
Of \$50 and less,	514	\$11,060 15	To the credit —		
Exceeding \$50 and not more than \$100,	120	10,399 26	Of women, both adult and minor,	899	\$20,110 05
Exceeding \$100 and not more than \$200,	49	7,981 77	Of guardians,	9	1,728 44
Exceeding \$200 and not more than \$500,	49	17,739 23	Of religious and charitable associations,	30	1,472 22
Exceeding \$500 and less than \$1,000,	7	4,636 35	In trust,	65	10,935 96
Of \$1,000 or more,	14	14,958 99			
Totals,	753	\$66,775 75			

NATICK FIVE CENTS SAVINGS BANK—NATICK.

Incorporated April 5, 1859. Present number of corporators, 41.

JOHN O. WILSON, *President.* FREDERICK O. BASTON, *Treasurer.*
FREDERICK O. BASTON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

LEONARD WINCH, FRANCIS BIGELOW,
WILLIAM NUTT, F. H. HAYES,
FREDERICK O. BASTON, ALBERT MEAD.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$93,000 00	Deposits,	\$1,259,908 49
Loan on public funds,	420 00	Guaranty fund,	66,000 00
Bank stock as per schedule, . .	101,100 00	Interest account,	16,183 83
Loans on bank stock,	11,525 00	Profit and loss ac-	
Railroad bonds as per schedule, .	119,000 00	count,	23,363 18
Real estate by foreclosure, . . .	5,772 75		
Loans on real estate,	869,168 00		
Loans on personal security, . . .	34,431 00		
Loans to counties, cities or towns			
(notes),	73,000 00		
Loans on depositors' books, . . .	1,080 00		
Deposits in banks, on interest, .	54,144 12		
Expense account,	1,783 90		
Cash on hand,	1,030 73		
	\$1,365,455 50		\$1,365,455 50

Cash on Deposit in Banks, amount in each :—

North National Bank, Boston, \$39,000 00
Natick National Bank, Natick, 15,144 12

Loan on Public Funds :—

On \$1,100 United States 4s, \$420 00

Loans on Bank Stock, amount on each :—

On 50 shares Natick National Bank, Natick, \$5,000 00
On 40 shares Natick National Bank, Natick, 4,000 00
On 10 shares Natick National Bank, Natick, 1,000 00
On 10 shares Natick National Bank, Natick, 1,000 00
On 2 shares Natick National Bank, Natick, 200 00
On 12 shares National Webster Bank, Boston, 325 00

Natick Five Cents Savings Bank — Continued.*Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s, . .	\$10,000	\$10,800 00	\$10,000 00
of Boston, Mass., 6s, . .	6,000	7,170 00	6,000 00
of Fall River, Mass., 5s, . .	17,000	18,980 00	17,000 00
of Cambridge, Mass., 6s, . .	6,000	7,110 00	6,000 00
of Springfield, Ohio, 5s, . .	9,000	9,680 00	9,000 00
of Worcester, Mass., 4½s, . .	6,000	6,540 00	6,000 00
Town of Beverly, Mass., 4s, . .	10,000	10,400 00	10,000 00
of Brookline, Mass., 7s, . .	10,000	10,900 00	10,000 00
of Orange, Mass., 4s, . .	10,000	10,275 00	10,000 00
of Wellesley, Mass., 4s, . .	9,000	9,090 00	9,000 00
	\$98,000	\$100,895 00	\$98,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
26	Atlas National Bank, Boston, .	\$2,600	\$3,042 00	\$2,600 00
115	Boston National Bank, Boston,	11,500	11,960 00	11,500 00
7	Boylston Nat'l Bank, Boston, .	700	854 00	700 00
27	Central Nat'l Bank, Boston, .	2,700	3,429 00	2,700 00
13	Columbian Nat'l B'k, Boston, .	1,300	1,345 00	1,300 00
46	Nat'l B'k of Commerce, Boston,	4,600	5,290 00	4,600 00
42	Nat'l Bank of the Common- wealth, Boston,	4,200	5,460 00	4,200 00
5	Continental Nat'l B'k, Boston, .	500	575 00	500 00
19	Eliot National Bank, Boston, .	1,900	2,489 00	1,900 00
70	Everett Nat'l Bank, Boston, .	7,000	5,825 00	7,000 00
15	Nat'l Exchange Bank, Boston,	1,500	1,890 00	1,500 00
62	Howard Nat'l Bank, Boston, .	6,200	5,952 00	6,200 00
46	Merchants' N'l Bank, Boston, .	4,600	7,222 00	4,600 00
10	Metropolitan N'l Bank, Boston,	1,000	950 00	1,000 00
15	Monument Nat'l B'k, Boston, .	1,500	3,450 00	1,500 00
27	North National Bank, Boston,	2,700	3,132 00	2,700 00
51	N'l B'k of No America, Boston,	5,100	5,865 00	5,100 00
14	N'l B'k of Redemption, Boston,	1,400	1,708 00	1,400 00
30	N'l B'k of the Republic, Boston,	3,000	4,770 00	3,000 00
10	Second National Bank, Boston,	1,000	1,800 00	1,000 00
20	South End Nat'l Bank, Boston,	2,000	1,700 00	2,000 00
7	State Nat'l Bank, Boston, .	700	812 00	700 00
20	Winthrop Nat'l B'k, Boston, .	2,000	2,320 00	2,000 00
33	Dedham Nat'l Bank, Dedham,	3,300	3,366 00	3,300 00
32	First National Bank, Chelsea, .	3,200	3,328 00	3,200 00
17	Framingham National Bank, South Framingham, . . .	1,700	2,125 00	1,700 00

Natick Five Cents Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
55	Home Nat'l Bank, Brockton, .	\$5,500	\$9,625 00	\$5,500 00
120	Natick National Bank, Natick,	12,000	15,000 00	12,000 00
20	Newton Nat'l Bank, Newton, .	2,000	1,640 00	2,000 00
37	Wachusett N'l B'k, Fitchburg,	3,700	7,400 00	3,700 00
		\$101,100	\$124,324 00	\$101,100 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton, Fitchburg and New Bedford R.R. 5s.	\$6,000	\$6,840 00	\$6,000 00
Boston & Lowell R.R. 4s,	15,000	15,150 00	15,000 00
Dexter & Piscataquis R.R. 4s, . . .	10,000	10,000 00	10,000 00
Fitchburg R.R. 4½s,	15,000	15,150 00	15,000 00
Fitchburg R.R. 5s,	10,000	10,375 00	10,000 00
Old Colony R.R. 4s,	15,000	15,825 00	15,000 00
Old Colony R.R. 6s,	5,000	5,250 00	5,000 00
Vermont & Massachusetts R.R. 5s, .	18,000	19,620 00	18,000 00
Maine Central R.R. 7s,	10,000	13,500 00	10,000 00
Worcester & Nashua R.R. 4s, . . .	10,000	10,150 00	10,000 00
Upper Coos R.R. 4½s,	5,000	5,300 00	5,000 00
	\$119,000	\$127,160 00	\$119,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$54,144 12	2 per cent.	\$527,672 00	5 per cent.	\$271,542 00	6 per cent.
78,000 00	4 "	80,720 00	5½ "	15,690 00	6½ "
16,000 00	4½ "				

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$5,772 75
Assessed value of the same,	5,700 00
Number of loans which are of an amount not exceeding \$3,000 each,	478
Aggregate amount of the same,	552,743 73
Total number of loans upon real estate,	497
Amount of investments from which no income is received,	3,000 00

Natick Five Cents Savings Bank — Concluded.

Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	\$66,813 36
Times for the dividends fixed by the by-laws: first Tuesday in May and November.	
Rate and amount of each semi-annual dividend { 2 per cent., \$22,937 31 } during the year ending Oct. 31, 1894, { 2 per cent., 22,753 93 }	45,691 24
Number of accounts opened during the year ending Oct. 31, 1894,	646
Number of accounts closed during the year ending Oct. 31, 1894,	498
Total number of open accounts Oct. 31, 1894,	5,519
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	3,524 33
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	262,532 92
Number of same,	4,915
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	250,454 12
Number of same,	3,880
Date of examination by commissioner: March 20.	

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less,	3,936	\$67,984 66	To the credit —		
Exceeding \$50 and not more than \$100,	515	41,193 42	Of women, both adult and minor,	2,284	\$119,008 23
Exceeding \$100 and not more than \$200,	221	33,872 51	Of guardians,	8	2,612 00
Exceeding \$200 and not more than \$500,	165	55,603 51	Of religious and chari-table associations,	115	5,907 62
Exceeding \$500 and less than \$1,000,	47	32,741 22	In trust,	200	23,046 54
Of \$1,000 or more,	31	31,137 60			
Totals,	4,915	\$262,532 92			

NEW BEDFORD FIVE CENTS SAVINGS BANK—NEW BEDFORD.

Incorporated April 14, 1855. Present number of corporators, 136.

LOUM SNOW, *President.* WILLIAM H. PITMAN, *Treasurer.*
JAMES TAYLOR, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

WILLIAM BAYLIES, PARKMAN M. LUND,
THOMAS WILCOX, OTIS N. PIERCE,
WILLIAM R. WING, FREDERICK S. ALLEN,
LOUM SNOW, GEORGE F. KINGMAN,
OLIVER P. BRIGHTMAN.

Open for business every business day, 9 A.M. to 1 P.M.; also Saturday, 7 to 9 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$937,000 00	Deposits,	\$5,455,387 62
Bank stock as per schedule, .	192,800 00	Guaranty fund,	228,550 00
Loans on bank stock,	28,700 00	Interest account,	12,775 48
Railroad bonds as per schedule, .	414,500 00	Profit and loss ac-	
Loans on railroad stock,	47,000 00	count,	4,394 59
Real estate (for banking pur-		Surplus fund,	64,010 18
poses),	93,080 44	Discount account,	7,560 56
Loans on real estate,	1,865,546 22	Premium account,	6,352 40
Loans on personal security,	1,925,825 00	Rent account,	1,648 83
Loans to counties, cities or towns			
(notes),	20,000 00		
Loans on depositors' books,	50 00		
Deposits in banks, on interest,	251,018 05		
Expense account,	3,416 02		
Cash on hand,	3,743 93		
	\$5,780,679 66		\$5,780,679 66

Cash on Deposit in Banks, amount in each : —

Third National Bank, Springfield,	\$108,972 68
National Bank of Redemption, Boston,	3,733 84
Mechanics' National Bank, New Bedford,	8,043 04
Merchants' National Bank, New Bedford,	8,352 81
Citizens' National Bank, New Bedford,	56,244 95
National Bank of Commerce, New Bedford,	37,076 54
First National Bank, New Bedford,	8,594 19
Falmouth National Bank, Falmouth,	10,000 00
National Bank of Fairhaven, Fairhaven,	10,000 00

New Bedford Five Cents Savings Bank — Continued.

Loans on Bank Stock, amount on each : —				
On 8 shares National Exchange Bank, Boston,	.	.	.	} \$2,000 00
On 7 shares Globe National Bank, Boston,	.	.	.	
On 13 shares Suffolk National Bank, Boston,	.	.	.	
On 2 shares National Bank of Redemption, Boston,	.	.	.	
On 11 shares North National Bank, Boston,	.	.	.	600 00
On 95 shares Citizens' National Bank, New Bedford,	.	.	.	9,500 00
On 22 shares Elliot National Bank, Boston,	.	.	.	} 3,600 00
On 15 shares North National Band, Boston,	.	.	.	
On 6 shares Merchants' National Bank, New Bedford,	.	.	.	} 1,000 00
On 3 shares First National Bank, New Bedford,	.	.	.	
On 3 shares Mechanics' National Bank, New Bedford,	.	.	.	
On 112 shares National Bank of Commerce, New Bedford,	.	.	.	7,000 00
On 2 shares First National Bank, New Bedford,	.	.	.	} 1,700 00
On 6 shares Merchants' National Bank, New Bedford,	.	.	.	
On 2 shares Mechanics' National Bank, New Bedford,	.	.	.	
On 7 shares National Bank of Commerce, New Bedford,	.	.	.	
On 11 shares First National Bank, New Bedford,	.	.	.	1,000 00
On 7 shares National Bank of Commerce, New Bedford,	.	.	.	300 00

Loans on Railroad Stock, amount on each : —				
On 492 shares Boston & Maine R.R.,	.	.	.	\$45,000 00
On 8 shares Boston & Albany R.R.,	.	.	.	} 2,000 00
On 16 shares Fitchburg R.R.,	.	.	.	

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s,	\$66,000	\$71,610 00	\$66,000 00
of Bay City, Mich., 5s,	5,000	5,900 00	5,000 00
of Boston, Mass., 3½s,	50,000	51,250 00	50,000 00
of Boston, Mass., 4s,	10,000	10,800 00	10,000 00
of Cleveland, Ohio, 4½s,	25,000	26,500 00	25,000 00
of Danbury, Conn., 4s,	30,000	31,200 00	30,000 00*
of Dayton, Ohio, 5s,	50,000	54,360 00	50,000 00*
of Detroit, Mich., 4s,	50,000	54,500 00	50,000 00
of East Saginaw, Mich., 5s,	25,000	27,750 00	25,000 00
of Fall River, Mass., 5s,	17,000	18,955 00	17,000 00
of Fall River, Mass., 6s,	73,000	86,140 00	73,000 00
of Grand Rapids, Mich., 5s,	50,000	56,500 00	50,000 00
of Holyoke, Mass., 6s,	50,000	56,000 00	50,000 00
of Lynn, Mass., 4s,	25,000	26,500 00	25,000 00
of Manchester, N. H., 4s,	50,000	52,000 00	50,000 00
of New Bedford, Mass, 3½s,	80,000	80,000 00	80,000 00
of New Bedford, Mass., 6s,	47,000	49,315 00	47,000 00
of New Haven, Conn., 3½s,	50,000	50,250 00	50,000 00
of Norwich, Conn., 6s,	13,000	13,845 00	13,000 00
Town of Middleborough, Mass. (Fire District), 4s,	69,000	70,380 00	69,000 00
United States 4s,	10,000	11,550 00	10,000 00
United States 6s,	25,000	28,220 00	25,000 00

* Legal investments when made.

New Bedford Five Cents Savings Bank — Continued.*Detailed Statement of Public Funds — Concluded.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bay City, Mich., 4s, . . .	\$5,000	\$5,050 00	\$5,000 00
of Detroit, Mich., 7s, . . .	7,000	8,920 00	7,000 00
of Fall River, Mass., 4s, . . .	10,000	10,600 00	10,000 00
of Meriden, Conn., 4s, . . .	20,000	20,800 00	20,000 00
of Saginaw, Mich., 5½s, . . .	10,000	12,000 00	10,000 00
United States 5s, . . .	15,000	17,887 50	15,000 00
	\$937,000	\$1,008,782 50	\$937,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	First Nat'l Bank, Boston, . . .	\$10,000	\$24,000 00	\$10,000 00
120	National Revere Bank, Boston, . . .	12,000	11,400 00	12,000 00
100	Merchants' N'l Bank, Boston, . . .	10,000	15,700 00	10,000 00
20	State National Bank, Boston, . . .	2,000	2,320 00	2,000 00
25	Tremont Nat'l Bank, Boston, . . .	2,500	2,200 00	2,500 00
15	Winthrop Nat'l Bank, Boston, . . .	1,500	1,740 00	1,500 00
100	Franklin Nat'l Bank, Franklin, . . .	10,000	11,000 00	10,000 00
523	Merchants' Nat'l Bank, New Bedford, . . .	52,300	101,985 00	52,300 00
325	First Nat'l B'k, New Bedford, . . .	32,500	47,125 00	32,500 00
200	Citizens' N'l B'k, New Bedford, . . .	20,000	24,000 00	20,000 00
300	National Bank of Commerce, New Bedford, . . .	30,000	24,000 00	30,000 00
100	Third National Bank, Spring- field, . . .	10,000	20,000 00	10,000 00
		\$192,800	\$285,470 00	\$192,800 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 6s, . . .	\$10,000	\$10,150 00	\$10,000 00
Boston & Lowell R.R. 4s, . . .	89,000	89,890 00	89,000 00
Boston & Maine R.R. 4s, . . .	50,000	51,000 00	50,000 00
Eastern R.R. 6s, . . .	52,500	64,050 00	52,500 00
Fitchburg R.R. 4s, . . .	50,000	49,250 00	50,000 00
Fitchburg R.R. 4½s, . . .	118,000	119,180 00	118,000 00
Old Colony R.R. 6s, . . .	45,000	46,450 00	45,000 00
	\$414,500	\$429,970 00	\$414,500 00

New Bedford Five Cents Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$77,706 52	2 per cent.	\$1,202,600 00	4 per cent.	\$826,475 00	5 per cent.
118,311 53	2½ “	188,215 00	4½ “	25,000 00	5½ “
10,000 00	2¾ “	585,980 00	4¾ “	664,055 00	5¾ “
45,000 00	3 “	120,785 00	4¾ “	272,011 22	6 “

Amount invested in real estate for banking purposes,	\$93,080 44
Estimated value of the same,	115,000 00
Assessed value of the same,	93,350 00
Net income received from same during year ending Oct. 31, 1894, . . .	1,954 53
Number of loans which are of an amount not exceeding \$3,000 each, 558	
Aggregate amount of the same,	735,801 22
Total number of loans upon real estate,	624
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	278,732 43
Times for the dividends fixed by the by-laws: second Wednesday in April and October.	
Rate and amount of each semi-annual dividend { 2½ per cent., \$111,668 55 } during the year ending Oct. 31, 1894, { 2 per cent., 103,495 43 }	215,163 98
Number of accounts opened during the year ending Oct. 31, 1894, 2,637	
Number of accounts closed during the year ending Oct. 31, 1894, 2,004	
Total number of open accounts Oct. 31, 1894,	19,424
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	13,189 53
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	1,109,474 86
Number of same,	16,376
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	968,487 75
Number of same,	13,286
Date of examination by commissioners: November 2.	

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less,	13,100	\$191,520 13	To the credit—		
Exceeding \$50 and not more than \$100,	1,474	119,088 86	Of women, both adult and minor,	7,165	\$533,330 95
Exceeding \$100 and not more than \$200,	685	106,771 42	Of guardians,	37	9,768 84
Exceeding \$200 and not more than \$500,	595	213,740 13	Of religious and chari-table associations,	153	16,243 15
Exceeding \$500 and less than \$1,000,	219	156,867 95	In trust,	1,869	315,467 24
Of \$1,000 or more,	303	321,486 87			
Totals,	16,376	\$1,109,474 86			

NEW BEDFORD INSTITUTION FOR SAVINGS—NEW BEDFORD.

Incorporated June 16, 1825. Present number of corporators, 116.

WILLIAM WATKINS, *President.* CHARLES H. PEIRCE, *Treasurer.*
WILLIAM G. WOOD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

WILLIAM WATKINS, EDWARD D. MANDELL,
HORATIO HATHAWAY, GILBERT ALLEN,
EDWARD S. TABER, ANDREW G. PIERCE,
WILLIAM W. CRAPO.

Open for business every business day, 9 A.M. to 1 P.M.; also Saturday, 2.30 to 5 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$2,986,200 00	Deposits,	\$11,754,915 82
Bank stock as per schedule, .	1,376,860 00	Guaranty fund,	589,342 20
Loans on bank stock,	18,725 00	Profit and loss ac-	
Railroad bonds as per schedule, .	671,000 00	count,	142,051 70
Loans on railroad stock,	13,500 00		
Real estate (for banking pur-			
poses)	30,000 00		
Loans on real estate,	2,456,019 00		
Loans on personal security,	3,835,472 99		
Loans to counties, cities or towns			
(notes),	163,900 00		
Loans on depositors' books,	100 00		
Deposits in banks, on interest,	899,306 03		
Expense account,	2,029 02		
Cash on hand,	33,197 68		
	\$12,486,309 72		\$12,486,309 72

Cash on Deposit in Banks, amount in each :—

Merchants' National Bank, New Bedford,	\$6,921 23
First National Bank, New Bedford,	73,179 99
National Bank of Commerce, New Bedford,	49,994 18
Mechanics' National Bank, New Bedford,	8,894 18
Citizens' National Bank, New Bedford,	59,295 99
National Revere Bank, Boston,	315,636 70
National Bank of Redemption, Boston,	260,239 92
Shoe and Leather National Bank, Boston,	50,143 84
Pyncheon National Bank, Springfield,	25,000 00
Third National Bank, Springfield,	50,000 00

New Bedford Institution for Savings — Continued.

Loans on Bank Stock, amount on each : —

On 9 shares First National Bank, New Bedford,	\$800 00
On 17 shares First National Bank, New Bedford,	} 1,000 00
On 6 shares National Bank of Commerce, New Bedford,	
On 12 shares Mechanics' National Bank, New Bedford,	} 600 00
On 10 shares First National Bank, New Bedford,	
On 9 shares First National Bank, New Bedford,	} 4,300 00
On 15 shares Mechanics' National Bank, New Bedford,	
On 22 shares National Bank of Commerce, New Bedford,	
On 5 shares Mechanics' National Bank, New Bedford,	} 2,655 00
On 10 shares National Bank of Commerce, New Bedford,	
On 25 shares Falmouth National Bank, Falmouth,	
On 5 shares Mechanics' National Bank, New Bedford,	500 00
On 5 shares Mechanics' National Bank, New Bedford,	500 00
On 9 shares Merchants' National Bank, New Bedford,	} 2,200 00
On 13 shares Mechanics' National Bank, New Bedford,	
On 50 shares Citizens' National Bank, New Bedford,	5,000 00
On 7 shares Southbridge National Bank, Southbridge,	200 00
On 20 shares Citizens' National Bank, New Bedford,	970 00

Loans on Railroad Stock, amount on each : —

On 4 shares Boston & Albany Railroad,	\$500 00
On 50 shares Boston & Albany Railroad,	7,500 00
On 225 shares New York, New Haven & Hartford Railroad,	5,500 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Attleborough, Mass., 7s,	\$34,000	\$42,330 00	\$34,000 00
City of Bangor, Me., 6s,	100,000	108,500 00	100,000 00
of Bath, Me., 6s,	13,000	13,845 00	13,000 00*
of Boston, Mass., 4s,	100,000	102,000 00	100,000 00
of Boston, Mass., 5s,	482,000	541,185 00	482,000 00
of Boston, Mass., 6s,	1,000	1,055 00	1,000 00
of Cambridge, Mass., 6s,	4,000	4,200 00	4,000 00
of Chelsea, Mass., 4s,	50,000	51,750 00	50,000 00
of Chelsea, Mass., 6s,	26,000	27,300 00	26,000 00
of Cleveland, Ohio, 4½s,	100,000	105,000 00	100,000 00
of Cleveland, Ohio, 5s,	11,000	11,825 00	11,000 00
of Cleveland, Ohio, 6s,	57,000	58,140 00	57,000 00
of Danbury Conn., 4s,	50,000	50,000 00	50,000 00*
of Dayton, Ohio, 5s,	100,000	106,500 00	100,000 00*
of Detroit, Mich., 4s,	300,000	324,000 00	300,000 00
of East Saginaw, Mich, 5s,	60,000	61,500 00	60,000 00
of Fall River, Mass., 5s,	1,000	1,040 00	1,000 00
of Fall River, Mass., 6s,	1,000	1,020 00	1,000 00

* Legal investments when made.

New Bedford Institution for Savings — Continued.*Detailed Statement of Public Funds — Concluded.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Fort Wayne, Ind., 6s, .	\$31,000	\$33,790	\$31,000 00
of Grand Rapids, Mich., 5s, .	130,000	144,300	130,000 00
of Lawrence, Mass., 6s, .	2,000	2,220	2,000 00
of Lowell, Mass., 4s, .	20,000	20,200	20,000 00
of Lynn, Mass., 4s, .	162,000	166,050	162,000 00
of Lynn, Mass., 6s, .	1,000	1,030	1,000 00
of Middletown, Conn., 6s, .	28,000	29,260	28,000 00
of New Bedford, Mass., 3½s, .	25,000	24,875	25,000 00
of New Bedford, Mass., 4s, .	50,000	51,750	50,000 00
of New Bedford, Mass., 5s, .	10,000	10,950	10,000 00
of New Bedford, Mass., 6s, .	146,000	173,010	146,000 00
of Pawtucket, R. I., 5s, .	5,000	5,150	5,000 00
of Peoria, Ill., 4½s, .	50,000	53,000	50,000 00
of Providence, R. I., 4s, .	50,000	56,000	50,000 00
of Providence, R. I., 4½s, .	6,000	6,240	6,000 00
of Providence, R. I., 5s, .	169,200	182,736	169,200 00
of Providence, R. I., 6s, .	2,000	2,250	2,000 00
of Salem, Mass., 4s, .	100,000	102,000	1,000 00
of Springfield, Ohio, 4½s, .	60,000	64,800	60,000 00
of Waltham, Mass., 4s, .	25,000	25,750	25,000 00
of Woonsocket, R. I., 4s, .	20,000	20,500	20,000 00
District of Columbia 5s, .	84,000	88,200	84,000 00
of Columbia 6s, .	20,000	23,100	20,000 00
United States 5s, .	300,000	356,250	300,000 00
	\$2,986,200	\$3,254,601	\$2,986,200 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
360	Atlas National Bank, Boston, .	\$36,000	\$42,120	\$36,000 00
150	Boston Nat'l Bank, Boston, .	15,000	15,600	15,000 00
30	National City Bank, Boston, .	3,000	2,460	3,000 00
250	Continental N'l Bank, Boston, .	25,000	28,750	25,000 00
260	Columbian N'l Bank, Boston, .	26,000	26,780	26,000 00
90	Eliot National Bank, Boston, .	9,000	11,790	9,000 00
170	National Eagle Bank, Boston, .	17,000	13,770	17,000 00
30	Everett Nat'l Bank, Boston, .	3,000	2,490	3,000 00
230	First National Bank, Boston, .	23,000	54,050	23,000 00
140	Howard Nat'l Bank, Boston, .	14,000	13,440	14,000 00
90	Hamilton Nat'l Bank, Boston, .	9,000	9,900	9,000 00
230	Merchants' Nat'l Bank, Boston, .	23,000	36,110	23,000 00
440	Massachusetts N'l B'k, Boston, .	44,000	42,680	44,000 00

New Bedford Institution for Savings — Continued.*Detailed Statement of Bank Stocks — Concluded.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	Monument Nat'l Bank, Boston,	\$10,000	\$23,000	\$10,000 00
460	N'l B'k of Commerce, Boston,	46,000	52,900	46,000 00
200	National Bank of the Com- monwealth, Boston, . . .	20,000	26,000	20,000 00
20	Nat'l Exchange Bank, Boston,	2,000	2,520	2,000 00
200	N'l Hide & Leather B'k, Boston,	20,000	21,400	20,000 00
380	N'l B'k of N. America, Boston,	38,000	43,700	38,000 00
200	N'l B'k of Redemption, Boston,	20,000	24,400	20,000 00
490	N'l B'k of the Republic, Boston,	49,000	77,910	49,000 00
500	National Revere Bank, Boston,	50,000	47,500	50,000 00
130	National Union Bank, Boston,	13,000	17,420	13,000 00
40	New England N'l B'k, Boston,	4,000	6,200	4,000 00
230	North National Bank, Boston,	23,000	26,680	23,000 00
530	Second Nat'l Bank, Boston, .	53,000	95,930	53,000 00
140	Shawmut Nat'l Bank, Boston,	14,000	16,240	14,000 00
140	Shoe & Leather N'l B'k, Boston,	14,000	12,600	14,000 00
90	State National Bank, Boston, .	9,000	10,440	9,000 00
350	Tremont National B'k, Boston,	35,000	30,800	35,000 00
130	Washington Nat'l B'k, Boston,	13,000	14,040	13,000 00
18	Winthrop Nat'l Bank, Boston,	1,800	2,080	1,800 00
200	First National Bank, Chelsea,	20,000	20,800	20,000 00
22	Fairhaven N'l B'k, Fairhaven,	1,760	1,400	1,760 00
200	Fall River N'l B'k, Fall River,	20,000	22,000	20,000 00
250	Metacomet N'l B'k, Fall River,	25,000	31,250	25,000 00
45	Railroad Nat'l Bank, Lowell,	4,500	5,300	4,500 00
150	First National Bank, Malden,	15,000	23,000	15,000 00
1000	Citizens' N'l B'k, New Bedford,	100,000	120,000	100,000 00
1356	First Nat'l B'k, New Bedford,	135,600	192,550	135,600 00
1096	Merchants' Nat'l Bank, New Bedford,	109,600	208,240	109,600 00
1000	Mechanics' National B'k, New Bedford,	100,000	170,000	100,000 00
1366	National Bank of Commerce, New Bedford,	136,600	113,370	136,600 00
200	Third Nat'l Bank, Springfield,	20,000	40,000	20,000 00
70	National Bank of So. Reading, Wakefield,	7,000	8,050	7,000 00
		\$1,376,860	\$1,807,660	\$1,376,860 00

New Bedford Institution for Savings — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 6s,	\$50,000	\$50,500 00	\$50,000 00
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	13,000	14,690 00	13,000 00
Boston & Lowell R.R. 4½s,	20,000	20,900 00	20,000 00
Boston & Lowell R.R. 5s,	36,000	37,620 00	36,000 00
Boston & Lowell R.R. 6s,	44,000	45,320 00	44,000 00
Boston & Maine R.R. 4s,	200,000	202,000 00	200,000 00
Fitchburg R.R. 4½s,	200,000	200,000 00	200,000 00
Fitchburg R.R. 5s,	38,000	38,760 00	38,000 00
Old Colony R.R. 6s,	70,000	73,500 00	70,000 00
	\$671,000	\$683,290 00	\$671,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$575,876 62	2 per cent.	\$3,661,000 00	4 per cent.	\$950 00	5½ per cent.
323,429 41	2½ "	244,000 00	4½ "	524,855 00	5½ "
48,000 00	3½ "	1,055,125 00	4½ "	2,400 00	5½ "
9,400 00	3½ "	70,450 00	4½ "	126,358 00	6 "
60,000 00	3½ "	685,178 99	5 "		

Amount invested in real estate for banking purposes,	\$30,000 00
Estimated value of the same,	50,000 00
Assessed value of the same,	37,000 00
Number of loans which are of an amount not exceeding \$3,000 each, 397	
Aggregate amount of the same,	505,191 00
Total number of loans upon real estate, 457	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	615,353 92
Times for the dividends fixed by the by-laws: first Monday in April and October.	
Rate and amount of each semi-annual dividend { 2½ per cent., \$251,064 33 } during the year ending Oct. 31, 1894, . . . { 2 per cent., 227,842 46 }	478,906 79
Number of accounts opened during the year ending Oct. 31, 1894, 2,343	
Number of accounts closed during the year ending Oct. 31, 1894, 2,318	
Total number of open accounts Oct. 31, 1894, 21,844	
Total expenses of the corporation for the year ending Oct. 31, 1894 (ex- clusive of taxes),	22,414 26

New Bedford Institution for Savings — Concluded.

Amount of deposits, not including dividends, received during the year
ending Oct. 31, 1894, \$1,597,534 22
Number of same, 12,121
Amount of withdrawals, including dividends, during the year ending Oct.
31, 1894, 1,742,078 75
Number of same, 16,970
Date of examination by commissioner: November 1.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less,	7,512	\$164,046 50	To the credit —		
Exceeding \$50 and not more than \$100,	1,814	148,884 48	Of women, both adult and minor,	5,679	\$639,519 04
Exceeding \$100 and not more than \$200,	1,001	166,592 48	Of guardians,	46	14,391 68
Exceeding \$200 and not more than \$500,	943	330,569 15	Of religious and charitable associations,	278	60,932 05
Exceeding \$500 and less than \$1,000,	416	303,958 33	In trust,	1,591	335,582 08
Of \$1,000 or more,	435	493,473 33			
Totals,	12,121	\$1,597,534 22			

NEWBURYPORT FIVE CENTS SAVINGS BANK—NEW-
BURYPORT.

Incorporated April 24, 1854. Present number of corporators, 44.

MOSES H. FOWLER, *President.* J. A. MAYNARD, *Treasurer.*
J. A. MAYNARD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

A. W. GREENLEAF, NATHANIEL DOLE,
MOSES H. FOWLER, WM. F. HOUSTON.

Open for business every business day, except Saturday, 9 A.M. to 1 P.M.; 2.30 to 4 P.M.;
Saturday, 9 A.M. to 1 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$257,000 00	Deposits,	\$1,122,351 69
Loan on public funds,	2,000 00	Guaranty fund,	57,826 33
Bank stock as per schedule,	143,700 00	Interest account,	71,949 08
Loans on bank stock,	30,000 00	Profit and loss ac- count,	10,000 00
Railroad bonds as per schedule,	160,000 00	Premium account,	6,140 05
Real estate (for banking pur- pose),	30,000 00		
Real estate by foreclosure,	2,000 00		
Loans on real estate,	446,385 00		
Loans on personal security,	116,500 00		
Deposits in banks, on interest,	74,965 57		
Expense account,	174 18		
Cash on hand,	5,542 40		
	\$1,268,267 15		\$1,268,267 15

Cash on Deposit in Banks, amount in each :—

First National Bank, Newburyport,	\$44,965 57
Ocean National Bank, Newburyport,	15,000 00
Merchants' National Bank, Newburyport,	15,000 00

Loan on Public Funds :—

On \$2,000 City of Chelsea, Mass., 6s,	\$2,000 00
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Loans on Bank Stock, amount on each :—

On 100 shares Essex National Bank, Haverhill,	\$10,000 00
On 200 shares Broadway National Bank, Boston,	20,000 00

Newburyport Five Cents Savings Bank — Continued.*Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Arlington, Mass., 4s, .	\$5,000	\$5,225 00	\$5,000 00
City of Bangor, Me., 6s, .	10,000	10,950 00	10,000 00
of Boston, Mass., 3½s, .	40,000	41,200 00	40,000 00
of Chicago, Ill., 4s, .	25,000	25,500 00	25,000 00*
of Danbury, Conn., 4s, .	14,000	14,700 00	14,000 00*
of Grand Rapids, Mich., 4½s, .	15,000	16,500 00	15,000 00
of Lynn, Mass., 4s, .	30,000	30,680 00	30,000 00
of Nashua, N. H., 4s, .	10,000	10,400 00	10,000 00
of Somerville, Mass., 4s, .	14,000	14,630 00	14,000 00
of Taunton, Mass., 4s, .	14,000	14,630 00	14,000 00
of Waltham, Mass., 4s, .	25,000	26,125 00	25,000 00
of Woonsocket, R. I., 4s, .	5,000	5,200 00	5,000 00
of Marlborough, Mass., 4s, .	15,000	15,900 00	15,000 00
Town of Cranston, R. I., 4s, .	15,000	15,750 00	15,000 00
City of Meriden, Conn., 4s, .	10,000	10,300 00	10,000 00
of Somerville, Mass., 4½s, .	10,000	10,200 00	10,000 00
	\$257,000	\$267,890 00	\$257,000 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Atlantic Nat'l Bank, Boston, .	\$1,000	\$1,227 50	\$1,000 00
60	Atlas National Bank, Boston, .	6,000	7,020 00	6,000 00
22	Blackstone Nat'l B'k, Boston, .	2,200	2,200 00	2,200 00
100	Boston National Bank, Boston, .	10,000	10,400 00	10,000 00
8	Boylston Nat'l Bank, Boston, .	800	970 00	800 00
80	National City Bank, Boston, .	8,000	6,560 00	8,000 00
82	Columbian N'l Bank, Boston, .	8,200	8,487 00	8,200 00
18	N'l B'k of Commerce, Boston, .	1,800	2,070 00	1,800 00
100	National Bank of the Common- wealth, Boston, .	10,000	13,025 00	10,000 00
42	Continental Nat'l B'k, Boston, .	4,200	4,830 00	4,200 00
74	National Eagle Bank, Boston, .	7,400	5,920 00	7,400 00
33	Eliot National Bank, Boston, .	3,300	4,323 00	3,300 00
50	Everett National Bank, Boston, .	5,000	4,162 50	5,000 00
5	Nat'l Exchange Bank, Boston, .	500	633 75	500 00
50	Globe National Bank, Boston, .	5,000	4,400 00	5,000 00
10	Hamilton Nat'l B'k, Boston, .	1,000	1,105 00	1,000 00
25	N'l Hide & Leather B'k, Boston, .	2,500	2,687 50	2,500 00
15	Howard Nat'l Bank, Boston, .	1,500	1,451 25	1,500 00
76	Market National Bank, Boston, .	7,600	6,460 00	7,600 00
10	New England N'l B'k, Boston, .	1,000	1,560 00	1,000 00

Newburyport Five Cents Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	N'l B'k of No. America, Boston,	\$1,000	\$1,150 00	\$1,000 00
23	N'l B'k of the Republic, Boston,	2,300	3,657 00	2,300 00
37	National Revere Bank, Boston,	3,700	3,515 00	3,700 00
10	Shawmut Nat'l Bank, Boston,	1,000	1,152 50	1,000 00
12	Suffolk Nat'l Bank, Boston, .	1,200	1,200 00	1,200 00
158	Third National Bank, Boston,	15,800	14,180 50	15,800 00
50	Tremont Nat'l Bank, Boston, .	5,000	4,400 00	5,000 00
24	Nat'l Union Bank, Boston, .	2,400	3,222 00	2,400 00
37	Nat'l Webster Bank, Boston, .	3,700	3,700 00	3,700 00
56	First Nat'l B'k, Newburyport,	5,600	7,280 00	5,600 00
50	Mechanicks' Nat'l Bank, Newburyport, .	5,000	6,750 00	5,000 00
60	Ocean N'l Bank, Newburyport,	3,000	3,180 00	3,000 00
70	Shoe & Leather N'l B'k, Boston,	7,000	6,300 00	7,000 00
		\$143,700	\$149,179 50	\$143,700 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$30,000	\$30,450 00	\$30,000 00
Concord & Montreal R.R. 4s, . . .	25,000	25,500 00	25,000 00
Fitchburg R.R. 4½s,	25,000	25,250 00	25,000 00
Fitchburg R.R. 5s,	15,000	15,450 00	15,000 00
Boston & Maine R.R. 4s,	10,000	10,200 00	10,000 00
Boston & Maine R.R. 4½s,	35,000	38,500 00	35,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	10,000	11,500 00	10,000 00
Upper Coos R.R. 4s,	10,000	9,600 00	10,000 00
	\$160,000	\$166,450 00	\$160,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$44,965 57	2 per cent.	\$49,500 00	4½ per cent.	\$77,550 00	5½ per cent.
30,000 00	3 "	202,700 00	5 "	196,160 00	6 "
55,000 00	4½ "	10,000 00	5½ "	3,975 00	7 "

Newburyport Five Cents Savings Bank — Concluded.

Amount invested in real estate for banking purposes,	\$30,000 00
Estimated value of the same,	35,000 00
Assessed value of the same,	33,000 00
Net income received from same during year ending Oct. 31, 1894, . . .	1,248 77
Value, by books, of other real estate held or owned by foreclosure or otherwise,	2,000 00
Assessed value of the same,	5,200 00
Number of loans which are of an amount not exceeding \$3,000 each, 259	
Aggregate amount of the same,	256,285 00
Total number of loans upon real estate,	288
Amount of investments from which no income is received,	2,000 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	59,838 73
Time for the dividends fixed by the by-laws: first Monday in May and November.	
Rate and amount of each semi-annual dividend { 2 per cent., \$19,771 32 } during the year ending Oct. 31, 1894, . . . { 2 per cent., 20,314 04 }	40,085 36
Number of accounts opened during the year ending Oct. 31, 1894, . . .	303
Number of accounts closed during the year ending Oct. 31, 1894, . . .	167
Total number of open accounts Oct. 31, 1894,	3,335
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	2,917 63
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	166,695 62
Number of same,	1,437
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	111,956 09
Number of same,	1,550
Date of examination by commissioner: July 9.	

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less,	898	\$16,788 82	To the credit —		
Exceeding \$50 and not more than \$100,	200	16,285 50	Of women, both adult and minor,	764	\$76,907 56
Exceeding \$100 and not more than \$200,	138	22,083 96	Of guardians,	10	3,313 60
Exceeding \$200 and not more than \$500,	126	46,726 94	Of religious and charitable associations,	31	11,295 86
Exceeding \$500 and less than \$1,000,	41	28,158 40	In trust,	55	16,192 92
Of \$1,000 or more,	34	86,652 50			
Totals,	1,437	\$166,695 62			

NEWTON SAVINGS BANK—NEWTON.

Incorporated June 17, 1831. Present number of corporators, 16.

JAMES F. C. HYDE, *President.* ADOLPHUS J. BLANCHARD, *Treasurer.*
CHARLES A. MINER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

J. F. C. HYDE, SAMUEL M. JACKSON,
FRANCIS MURDOCK.

Open for business every business day, except Saturday, 9 A.M. to 12 M.; 2 to 4 P.M.;
Saturday, 9 A.M. to 1 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$111,000 00	Deposits,	\$2,424,145 88
Loan on public funds, . . .	200 00	Guaranty fund, . . .	62,200 00
Bank stock as per schedule, .	37,925 00	Interest account, . . .	21,849 27
Loans on bank stock,	3,000 00	Profit and loss ac-	
Railroad bonds as per schedule,	252,000 00	count,	74,925 23
Loans on railroad stock, . . .	6,500 00		
Real estate by foreclosure, . .	54,570 31		
Loans on real estate,	1,638,754 87		
Loans on personal security, . .	358,555 23		
Loans to counties, cities or towns			
(notes),	20,000 00		
Deposits in banks, on interest, .	95,071 16		
Suspense account,	971 82		
Cash on hand,	4,571 99		
	\$2,583,120 38		\$2,583,120 38

Cash on Deposit in Banks, amount in each :—

Newton National Bank, Newton, \$16,601 38
National Bank of Redemption, Boston, 78,469 78

Loan on Public Funds :—

On \$200 United States 4s, \$200 00

Newton Savings Bank — Continued.

Loans on Bank Stock, amount on each :—

On 5 shares Mechanics' National Bank, Boston, Mass.,	. . . .	\$500 00
On 30 shares Manufacturers' National Bank, Lynn, Mass ,	. . . .	2,500 00

Loans on Railroad Stock, amount on each : —

On 11 shares Boston & Albany R.R.,	. . . . .	\$1,500 00
On 42 shares Boston & Albany R.R.,	. . . . .	5,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s,	\$1,000	\$1,185 00	\$1,000 00
of Cleveland, Ohio, 4s,	3,000	3,075 00	3,000 00
of Cleveland, Ohio, 5s,	5,000	5,050 00	5,000 00
of Cleveland, Ohio, 6s,	10,000	10,190 00	10,000 00
of Lewiston, Me., 6s,	2,000	2,260 00	2,000 00
of Newton, Mass., 5s,	50,000	56,500 00	50,000 00
of Pittsfield, Mass., 4s,	10,000	10,500 00	10,000 00
of Worcester, Mass., 5s,	5,000	5,700 00	5,000 00
Town of Franklin, N. H., 4s,	5,000	5,150 00	5,000 00
of Needham, Mass., 4s,	15,000	15,600 00	15,000 00
City of Newton, Mass , 4s,	5,000	5,350 00	5,000 00
	\$111,000	\$120,560 00	\$111,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Commercial N'l B'k, Boston, .	\$5,000	\$4,050 00	\$5,000 00
60	N'l B'k of the Commonwealth, Boston,	6,000	7,815 00	6,000 00
25	Globe Nat'l Bank, Boston, .	2,500	2,200 00	2,500 00
116	Lincoln Nat'l Bank, Boston, .	11,600	9,048 00	11,600 00
30	National Revere Bank, Boston,	3,000	2,850 00	3,000 00
6	State National Bank, Boston, .	600	696 00	600 00
15	Winthrop N'l Bank, Boston, .	1,500	1,747 50	1,500 00
10	First Nat'l Bank, Cambridge, .	1,000	1,750 00	1,000 00
25	Wachusett N'l B'k, Fitchburg,	2,500	5,000 00	2,500 00
25	Natick Nat'l Bank, Natick, .	2,500	3,125 00	2,500 00
15	Newton Nat'l Bank, Newton, .	1,500	1,230 00	1,500 00
3	Waltham N'l Bank, Waltham,	225	315 00	225 00
		\$37,925	\$39,826 50	\$37,925 00

Newton Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$21,000	\$21,810 00	\$21,000 00
Boston & Lowell R.R. 5s, . . .	4,000	4,200 00	4,000 00
Fitchburg R.R. 5s, . . .	27,000	28,830 00	27,000 00
Leeds & Farmington R.R. 6s. . .	1,500	1,545 00	1,500 00
Lowell & Lawrence R.R. 6s, . . .	10,000	10,600 00	10,000 00
Maine Central R.R. 6s, . . .	9,000	9,900 00	9,000 00
Maine Central R.R. 7s, . . .	7,000	9,450 00	7,000 00
Portland & Kennebec R.R. 6s, . . .	7,500	7,650 00	7,500 00
Portland & Ogdensburg R.R. 6s, . . .	20,000	22,000 00	20,000 00
Boston & Maine R.R. 4½s, . . .	50,000	55,000 00	50,000 00
Concord & Montreal R.R. 4s, . . .	20,000	20,400 00	20,000 00
Fitchburg R.R. 4½s, . . .	25,000	26,000 00	25,000 00
Old Colony R.R. 4s, . . .	25,000	26,500 00	25,000 00
St. Johnsbury & Lake Champ. R.R. 5s, . . .	25,000	28,750 00	25,000 00
	\$252,000	\$272,185 00	\$252,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$16,601 38	2 per cent.	\$165,000 00	4½ per cent.	\$65,885 17	5½ per cent.
78,469 78	2½ "	36,500 00	4¾ "	298,072 62	5¾ "
20,000 00	4 "	1,373,832 31	5 "	67,740 00	6 "

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$54,570 31
Assessed value of the same,	56,100 00
Number of loans which are of an amount not exceeding \$3,000 each,	297
Aggregate amount of the same,	514,100 81
Total number of loans upon real estate,	413
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	116,402 97
Times for the dividends fixed by the by-laws: January 10 and July 10.	
Rate and amount of each semi-annual dividend { 2 per cent., \$42,620 74 }	86,635 36
during the year ending Oct. 31, 1894, { 2 per cent., 44,014 62 }	
Number of accounts opened during the year ending Oct. 31, 1894,	1,100
Number of accounts closed during the year ending Oct. 31, 1894,	642
Total number of open accounts Oct. 31, 1894,	8,943
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	7,996 99
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	528,490 12
Number of same,	8,076
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	425,988 73
Number of same,	5,886
Date of examination by commissioner: May 28.	

Newton Savings Bank — Concluded.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num- ber.	Amount.		Num- ber.	Amount.
Of \$50 and less, . . .	6,125	\$119,003 11	To the credit —		
Exceeding \$50 and not more than \$100, . . .	1,013	81,606 05	Of women, both adult and minor, . . .	4,533	\$272,627 70
Exceeding \$100 and not more than \$200, . . .	440	69,321 16	Of guardians, . . .	14	6,139 42
Exceeding \$200 and not more than \$500, . . .	397	119,009 13	Of religious and chari- table associations, .	97	11,908 24
Exceeding \$500 and less than \$1,000, . . .	84	60,645 05	In trust,	895	41,631 10
Of \$1,000 or more, . .	76	78,852 62			
Totals,	6,075	\$528,499 12			

NORTH ADAMS SAVINGS BANK—NORTH ADAMS.

Incorporated April 26, 1848. Present number of corporators, 26.

A. C. HOUGHTON, *President.*

V. A. WHITAKER, *Treasurer.*

V. A. WHITAKER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

A. B. WRIGHT,

GEORGE L. RICE,

W. H. GAYLORD.

Open for business every business day, except Saturday, 9. A.M. to 4 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$161,900 00	Deposits,	\$2,247,111 86
Bank stock as per schedule, .	59,400 00	Guaranty fund,	92,500 00
Loans on bank stock,	4,650 00	Undivided earnings,	15,000 00
Railroad bonds as per schedule, .	20,000 00	State tax account,	3,000 00
Real estate (for banking purposes),	15,405 37		
Real estate by foreclosure,	19,380 20		
Loans on real estate,	1,394,522 97		
Loans on personal security,	436,775 00		
Loans to counties, cities or towns (notes),	194,500 00		
Loans on depositor's books,	430 00		
Deposit in bank, on interest,	12,645 10		
Deposits in banks, not on interest,	13,047 71		
Expense account,	740 86		
Interest account,	23,023 29		
Cash on hand,	1,191 36		
	\$2,357,611 86		\$2,357,611 86

Cash on Deposit in Banks, amount in each :—

Adams National Bank, North Adams,	\$7,254 85
Berkshire National Bank, North Adams,	5,792 86
New England National Bank, Boston	12,645 10

Loans on Bank Stock, amount on each :—

On 105 shares Adams National Bank, North Adams,	\$4,200 00
On 5 shares Pittsfield National Bank, Pittsfield,	450 00

North Adams Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Plymouth, Mass., 4s,.	\$29,900	\$30,500 00	\$29,900 00
City of Bangor, Me., 6s,	2,000	2,160 00	2,000 00
of Dayton, Ohio, 4s,.	20,000	20,400 00	20,000 00*
of Fall River, Mass., 6s,	11,000	12,900 00	11,000 00
of Lowell, Mass., 4s,	10,000	10,300 00	10,000 00
of New Bedford, Mass., 6s,	1,000	1,000 00	1,000 00
of Norwich, Conn., 4s,	25,000	25,800 00	25,000 00
of Portland, Me., 6s,	5,000	6,100 00	5,000 00
of Providence, R. I., 5s,	18,000	19,100 00	18,000 00
of Terre Haute, Ind., 5s,	10,000	10,800 00	10,000 00
of Woonsocket, R. I., 4s,	30,000	30,700 00	30,000 00
	\$161,900	\$169,760 00	\$161,900 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
14	Lee National Bank, Lee,.	\$1,400	\$1,960 00	\$1,400 00
250	Adams N'l Bank, No. Adams,	25,000	31,250 00	25,000 00
280	Berkshire N'l B'k, No. Adams,	28,000	29,400 00	28,000 00
50	Pittsfield N'l Bank, Pittsfield,	5,000	7,500 00	5,000 00
		\$59,400	\$70,110 00	\$59,400 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s,	\$20,000	\$19,000 00	\$20,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$12,645 10	2 per cent.	\$115,000 00	4½ per cent.	\$174,825 84	6 per cent.
278,500 00	4 "	1,462,552 13	5 "		

North Adams Savings Bank — Concluded.

Amount invested in real estate for banking purposes,	\$15,405 37
Estimated value of the same,	40,000 00
Assessed value of the same,	31,000 00
Value, by books, of other real estate held or owned by foreclosure or otherwise,	19,380 20
Assessed value of the same,	21,700 00
Number of loans which are of an amount not exceeding \$3,000 each, 411	
Aggregate amount of the same,	440,783 34
Total number of loans upon real estate,	439
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	110,478 38
Times for the dividends fixed by the by-laws: April 1 and October 1.	
Rate and amount of each semi-annual dividend { 2 per cent., \$41,772 34 } during the year ending Oct. 31, 1894, . . . { 2 per cent., 42,324 25 }	84,096 59
Number of accounts opened during the year ending Oct. 31, 1894,	1,004
Number of accounts closed during the year ending Oct. 31, 1894,	991
Total number of open accounts Oct. 31, 1894,	6,055
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	8,471 66
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	421,756 23
Number of same,	5,665
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	437,700 67
Number of same,	5,257
Date of examination by commissioner: March 2.	

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less,	4,181	\$81,709 51	To the credit —		
Exceeding \$50 and not more than \$100,	753	62,917 05	Of women, both adult and minor,	2,353	\$174,946 51
Exceeding \$100 and not more than \$200,	327	51,783 97	Of guardians,	7	1,371 17
Exceeding \$200 and not more than \$500,	242	86,704 95	Of religious and chari-table associations,	36	1,418 92
Exceeding \$500 and less than \$1,000,	77	53,640 75	In trust,	58	28,721 50
Of \$1,000 or more,	85	85,000 00			
Totals,	5,665	\$421,756 23			

NORTHAMPTON INSTITUTION FOR SAVINGS—
NORTHAMPTON.

Incorporated March 1, 1842. Present number of corporators, 17.

H. G. KNIGHT, *President.*

L. MALTBY, *Treasurer.*

T. G. SPAULDING, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

L. MALTBY,

OSCAR EDWARDS,

OLIVER WALKER.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$750,000 00	Deposits, . . .	\$2,758,381 17
Bank stock as per schedule, .	58,900 00	Guaranty fund, .	140,000 00
Loans on bank stock, . . .	20,155 00	Profit and loss ac-	
Railroad bonds as per schedule,	400,000 00	count, . . .	25,032 70
Real estate (for banking pur-			
poses), . . .	18,000 00		
Real estate by foreclosure, .	5,650 00		
Loans on real estate, . . .	1,373,473 50		
Loans on personal security, .	222,654 50		
Loans to counties, cities or towns			
(notes), . . .	17,000 00		
Loans on depositors' books, .	1,600 00		
Deposits in banks, on interest, .	49,664 28		
Cash on hand, . . .	6,316 59		
	\$2,923,413 87		\$2,923,413 87

Cash on Deposit in Banks, amount in each : —

Northampton National Bank, Northampton,	\$38,969 12
Globe National Bank, Boston,	10,695 16

Loans on Bank Stock, amount on each : —

On 100 shares First National Bank, Easthampton, Mass.,	\$10,000 00
On 10 shares First National Bank, Easthampton, Mass.,	1,000 00
On 10 shares First National Bank, Easthampton, Mass.,	1,000 00
On 10 shares First National Bank, Easthampton, Mass.,	270 00
On 12 shares First National Bank, Easthampton, Mass.,	685 00
On 37 shares First National Bank, Northampton, Mass.,	3,700 00
On 5 shares First National Bank, Northampton, Mass.,	300 00
On 9 shares First National Bank, Northampton, Mass.,	575 00
On 5 shares First National Bank, Northampton, Mass.,	1,150 00
On 10 shares Hampshire County National Bank, Northampton, Mass., . }	
On 5 shares Northampton National Bank, Northampton, Mass., . . .	500 00
On 10 shares Ware National Bank, Ware, Mass.,	975 00

Northampton Institution for Savings — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Akron, Ohio, 5s,	\$20,000	\$20,400 00	\$20,000 00
of Boston, Mass, 4s,	200,000	221,750 00	200,000 00
of Cleveland, Ohio, 4½s,	28,000	29,680 00	28,000 00
of Cleveland, Ohio, 6s,	33,000	34,320 00	33,000 00
of Dayton, Ohio, 5s,	24,000	25,680 00	24,000 00*
of Dayton, Ohio, 6s,	31,000	32,395 00	31,000 00*
of Milwaukee, Wis., 7s,	7,000	7,140 00	7,000 00
of Providence, R. I., 4s,	50,000	54,000 00	50,000 00
of Springfield, Ohio, 5s,	7,000	7,630 00	7,000 00
Town of Meriden, Conn., 4½s,	40,000	42,600 00	40,000 00
of Meriden, Conn., 6s,	20,000	21,400 00	20,000 00
City of Cleveland, Ohio, 5s,	75,000	82,625 00	75,000 00
of Cambridge, Mass., 4s,	30,000	31,500 00	30,000 00
of Detroit, Mich., 4s,	50,000	54,750 00	50,000 00
of Detroit, Mich., 7s,	20,000	21,400 00	20,000 00
of Grand Rapids, Mich, 4½s,	20,000	21,800 00	20,000 00
of Manchester, N. H., 4½s,	25,000	27,625 00	25,000 00
of Milwaukee, Wis, 5s,	10,000	11,000 00	10,000 00
of Scranton, Pa., 4½s,	35,000	37,100 00	35,000 00
United States 5s,	25,000	30,000 00	25,000 00
	\$750,000	\$817,795 00	\$750,000 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
29	Atlantic Nat'l Bank, Boston, .	\$2,900	\$3,540 00	\$2,900 00
53	Boston Nat'l Bank, Boston, .	5,300	5,512 00	5,300 00
15	N'l B'k of Commerce, Boston,	1,500	1,725 00	1,500 00
10	Nat'l Exchange Bank, Boston,	1,000	1,260 00	1,000 00
105	First National Bank, Boston, .	10,500	24,990 00	10,500 00
20	Merchants' Nat'l B'k, Boston, .	2,000	3,140 00	2,000 00
27	N'l B'k of No. America, Boston,	2,700	3,105 00	2,700 00
50	Second National Bank, Boston,	5,000	9,250 00	5,000 00
26	Shawmut Nat'l Bank, Boston, .	2,600	3,016 00	2,600 00
17	State National Bank, Boston, .	1,700	1,972 00	1,700 00
17	Traders' Nat'l Bank, Boston, .	1,700	1,275 00	1,700 00
20	Washington N'l B'k, Boston, .	2,000	2,180 00	2,000 00
13	Nat'l Webster Bank, Boston, .	1,300	1,300 00	1,300 00
100	Northampton National Bank, Northampton,	10,000	14,500 00	10,000 00
16	First N'l Bank, Northampton,	1,600	1,800 00	1,600 00
40	City Nat'l Bank, Worcester, .	4,000	6,000 00	4,000 00
31	Bunker Hill N'l B'k, Boston, .	3,100	6,200 00	3,100 00
		\$58,900	\$90,765 00	\$58,900 00

Northampton Institution for Savings — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 5s, . . .	\$50,000	\$54,250 00	\$50,000 00
Boston & Albany R.R. 6s, . . .	70,000	71,050 00	70,000 00
Boston, Clinton & Fitchburg R.R. 5s,	40,000	45,600 00	40,000 00
Boston & Lowell R.R. 7s, . . .	40,000	40,400 00	40,000 00
Fitchburg R.R. 5s,	100,000	107,000 00	100,000 00
Old Colony R.R. 4s,	50,000	52,750 00	50,000 00
Maine Central R.R. 4½s,	50,000	53,000 00	50,000 00
	\$400,000	\$424,050 00	\$400,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$10,695 16	2 per cent.	\$75,000 00	4½ per cent.	\$1,435,783 00	5 per cent.
38,969 12	2½ “	20,000 00	4¾ “	10,050 00	6 “
94,050 00	4 “				

Amount invested in real estate for banking purposes,	\$18,000 00
Estimated value of the same,	25,000 00
Assessed value of the same,	21,500 00
Net income received from same during year ending Oct. 31, 1894, . . .	300 00
Value, by books, of other real estate held or owned by foreclosure or otherwise,	5,650 00
Assessed value of the same,	4,950 00
Net income received from same during year ending Oct. 31, 1894, . . .	220 83
Number of loans which are of an amount not exceeding \$3,000 each, . .	387
Aggregate amount of the same,	492,617 00
Total number of loans upon real estate,	399
Amount of investments from which no income is received,	200 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	140,538 40
Times for the dividends fixed by the by-laws: first Wednesday in April and October.	
Rate and amount of each semi-annual dividend { 2 per cent., \$52,546 82 } during the year ending Oct. 31, 1894, . . . { 2 per cent., 52,874 06 }	105,420 88
Number of accounts opened during the year ending Oct. 31, 1894, . . .	1,055
Number of accounts closed during the year ending Oct. 31, 1894, . . .	878
Total number of open accounts Oct. 31, 1894,	7,046
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	7,669 15

Northampton Institution for Savings — Concluded.

Amount of deposits, not including dividends, received during the year
 ending Oct. 31, 1894, \$385,508 79
 Number of same, 5,771
 Amount of withdrawals, including dividends, during the year ending Oct.
 31, 1894, 436,177 32
 Number of same, 5,565
 Date of examination by commissioner: March 6.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num- ber.	Amount.		Num- ber.	Amount.
Of \$50 and less, . . .	4,673	\$144,935 27	To the credit —		
Exceeding \$50 and not more than \$100, . . .	599	48,208 30	Of women, both adult and minor, . . .	2,417	\$186,118 27
Exceeding \$100 and not more than \$200, . . .	235	36,847 49	Of guardians, . . .	7	1,000 00
Exceeding \$200 and not more than \$500, . . .	142	50,468 93	Of religious and chari- table associations, .	27	923 93
Exceeding \$500 and less than \$1,000, . . .	53	35,947 80	In trust,	51	6,071 30
Of \$1,000 or more, . .	69	69,100 00			
Totals,	5,771	\$385,508 79			

NORTH AVENUE SAVINGS BANK — CAMBRIDGE.

Incorporated March 7, 1872. Present number of corporators, 34.
SAMUEL F. WOODBRIDGE, *President.* MILTON L. WALTON, *Treasurer.*
GEORGE W. PARKE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :
SAMUEL F. WOODBRIDGE, CHARLES F. STRATTON,
RUSSELL S. EDWARDS, JOHN J. HENDERSON,
WARREN L. HOOPER.

Open for business Monday, Wednesday and Saturday, 9 A.M. to 1 P.M.; Tuesday,
Thursday and Friday, 8 A.M. to 10 A.M.; also Saturday, 6 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1894.

Assets.		LIABILITIES.	
Public funds as per schedule, .	\$5,000 00	Deposits,	\$416,777 62
Loans on public funds, . .	1,400 00	Guaranty fund, . .	8,500 00
Bank stock as per schedule, .	5,150 00	Profit and loss ac-	
Railroad bonds as per schedule,	20,000 00	count,	17,567 43
Loan on railroad stock, . .	500 00		
Loans on real estate, . . .	263,675 00		
Loans on personal security, .	117,785 00		
Loans to counties, cities or towns			
(notes),	5,400 00		
Deposits in banks, on interest, .	22,115 34		
Interest account,	268 75		
Cash on hand,	1,550 96		
	\$442,845 05		\$442,845 05

Cash on Deposit in Banks, amount in each : —
Howard National Bank, Boston, \$14,078 97
Faneuil Hall National Bank, Boston, 8,036 37

Loans on Public Funds, amount on each : —
On \$400 City of Lowell, Mass., 4s, \$400 00
On \$1,000 City of Newton, Mass., 4s, 1,000 00

Loan on Railroad Stock : —
On 6 shares Boston & Maine R.R., \$500 00

North Avenue Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	\$5,000	\$5,787 50	\$5,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
13	Blackstone Nat'l B'k, Boston, .	\$1,300	\$1,300 00	\$1,300 00
15	Faneuil Hall N'l B'k, Boston, .	1,500	1,961 25	1,500 00
5	Nat'l Exchange Bank, Boston,	500	633 75	500 00
5	Third National Bank, Boston, .	500	448 75	500 00
15	First N'l Bank, Marlborough,	1,500	1,680 00	1,350 00
		\$5,300	\$6,023 75	\$5,150 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Concord & Montreal R.R. 4s, . .	\$5,000	\$5,100 00	\$5,000 00
Fitchburg R.R. 5s,	2,000	2,140 00	2,000 00
Old Colony R.R. 4s,	3,000	3,165 00	3,000 00
Upper Coos R.R. 4s,	5,000	5,000 00	5,000 00
Upper Coos R.R. 4½s,	5,000	5,250 00	5,000 00
	\$20,000	\$20,655 00	\$20,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$22,115 34	2 per cent.	\$101,000 00	5 per cent.	\$600 00	6½ per cent.
5,400 00	4 "	142,370 00	5½ "	100 00	7 "
10,000 00	4½ "	129,290 00	6 "		

North Avenue Savings Bank — Concluded.

Number of loans which are of an amount not exceeding \$3,000 each,	128	
Aggregate amount of the same,		\$178,260 00
Total number of loans upon real estate,	135	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		20,793 44
Times for the dividends fixed by the by-laws: January 10 and July 10.		
Rate and amount of each semi-annual dividend { 2 per cent.,	\$6,935 32	14,031 88
during the year ending Oct. 31, 1894, { 2 per cent.,	7,096 56	
Number of accounts opened during the year ending Oct. 31, 1894,	364	
Number of accounts closed during the year ending Oct. 31, 1894,	267	
Total number of open accounts Oct. 31, 1894,	2,025	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		2,034 05
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		126,388 19
Number of same,	2,535	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		96,205 46
Number of same,	1,524	
Date of examination by commissioner: April 16.		

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less,	2,060	\$33,762 88	To the credit —		
Exceeding \$50 and not more than \$100,	259	21,023 90	Of women, both adult and minor,	1,059	\$49,338 22
Exceeding \$100 and not more than \$200,	108	16,751 78	Of guardians,	4	665 00
Exceeding \$200 and not more than \$500,	70	23,156 90	Of religious and chari-table associations,	40	3,437 45
Exceeding \$500 and less than \$1,000,	22	15,692 73	In trust,	72	7,325 62
Of \$1,000 or more,	16	16,000 00			
Totals,	2,535	\$126,388 19			

NORTH BROOKFIELD SAVINGS BANK—NORTH BROOKFIELD.

Incorporated Feb. 28, 1854. Present number of corporators, 35.

GEORGE R. HAMANT, *President.*

CHARLES E. BATCHELLER, *Treasurer.*

CHARLES E. BATCHELLER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

GEORGE R. HAMANT,
FRANK A. SMITH,

LUTHER P. DELAND,
SUMNER HOLMES.

Open for business every business day, except Saturdays, 9 A.M. to 1 P.M.; 2 to 4 P.M.;
Saturdays, from 9 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$120,500 00	Deposits,	\$660,866 09
Bank stock as per schedule, .	1,400 00	Guaranty fund,	36,575 00
Loan on bank stock,	600 00	Interest account,	7,494 60
Railroad bonds as per schedule, .	167,000 00	Profit and loss ac- count,	2,884 60
Loan on railroad stock,	500 00		
Real estate (for banking pur- poses),	10,000 00		
Real estate by foreclosure,	32,467 10		
Loans on real estate,	344,148 40		
Loans to counties, cities or towns (notes),	9,000 00		
Deposits in banks, on interest,	17,578 74		
Deposit in bank, not on interest,	1,572 05		
Expense account,	54 19		
Safe and furniture,	2,000 00		
Cash on hand,	999 81		
	\$707,820 29		\$707,820 29

Cash on Deposit in Banks, amount in each :—

First National Bank, Worcester,	\$10,783 11
Third National Bank, Boston,	6,795 63
Maverick National Bank, Boston,	1,572 05

Loan on Bank Stock :—

On 8 shares Ware National Bank, Ware,	\$600 00
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Loan on Railroad Stock :—

On 16 shares Boston & Albany R.R.,	\$600 00
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North Brookfield Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 6s, . . .	\$4,000	\$4,811 20	\$4,000 00
of Canton, Ohio, 5s, . . .	10,000	11,044 00	10,000 00*
of Cleveland, Ohio, 5s, . . .	1,000	1,152 40	1,000 00
of Cleveland, Ohio, 6s, . . .	7,000	7,380 80	7,000 00
of Cleveland, Ohio, 7s, . . .	3,000	3,096 30	3,000 00
of Dayton, Ohio, 5s, . . .	35,000	38,147 50	35,000 00*
of Fort Wayne, Ind., 6s, . . .	16,000	17,532 80	16,000 00
of Grand Rapids, Mich., 5s, . . .	5,000	5,100 00	5,000 00
of Milwaukee, Wis., 7s, . . .	1,000	1,204 60	1,000 00
of Portsmouth, N. H., 6s, . . .	5,000	5,229 00	5,000 00
of Providence, R. I., 5s, . . .	7,000	7,952 10	7,000 00
of Salem, Mass., 5s, . . .	2,000	2,224 20	2,000 00
of South Norwalk, Conn., 6s, . . .	5,000	5,101 00	5,000 00
of Springfield, Ohio, 5s, . . .	11,000	12,017 60	11,000 00
County of Aroostook, Me., 4½s, . . .	7,000	7,455 00	7,000 00
State of New Hampshire 6s, . . .	1,500	1,685 55	1,500 00
	\$120,500	\$131,134 05	\$120,500 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
4	Ware National Bank, Ware, . .	\$400	\$424 00	\$400 00
10	Eliot National Bank, Boston, .	1,000	1,155 00	1,000 00
		\$1,400	\$1,579 00	\$1,400 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton, Fitchburg & New Bedford R.R. 5s, . . .	\$5,000	\$5,643 00	\$5,000 00
Boston, Winthrop & Shore R.R. 5s, .	5,000	5,475 00	5,000 00
Concord & Montreal R.R. 4s, . . .	15,000	15,450 00	15,000 00
Eastern R.R. 6s, . . .	27,000	32,597 10	27,000 00
Maine Central R.R. 6s, . . .	6,500	7,187 70	6,500 00
Maine Central R.R. 7s, . . .	18,000	23,935 20	18,000 00

North Brookfield Savings Bank — Continued.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Old Colony R.R. 6s,	\$8,000	\$8,312 00	\$8,000 00
Portland & Ogdensburg R.R. 6s,	25,500	28,146 90	25,500 00
Ports., Gt. Falls & Conway R.R. 4½s,	10,000	11,100 00	10,000 00
Boston & Albany R.R. 4s,	7,000	7,420 70	7,000 00
Boston & Maine R.R. 4s,	20,000	20,518 00	20,000 00
Fitchburg R.R. 5s,	15,000	15,843 00	15,000 00
Maine Central R.R. 4s,	5,000	5,000 00	5,000 00
	\$167,000	\$186,628 60	\$167,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$17,578 74 9,000 00	2 per cent. 4 "	\$344,148 40	5½ per cent.	\$1,100 00	6 per cent.

Amount invested in real estate for banking purposes,	\$10,000 00
Estimated value of the same,	10,000 00
Assessed value of the same,	10,000 00
Value, by books, of other real estate held or owned by foreclosure or other- wise,	32,467 10
Assessed value of the same,	38,500 00
Net income received from same during year ending Oct. 31, 1894,	636 65
Number of loans which are of an amount not exceeding \$3,000 each,	252
Aggregate amount of the same,	263,523 40
Total number of loans upon real estate,	271
Amount of investments from which no income is received,	15,000 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	35,925 32
Times for the dividends fixed by the by-laws: January 1 and July 1.	
Rate and amount of each semi-annual dividend { 2 per cent., \$12,306 08 } during the year ending Oct. 31, 1894, { 2 per cent., 12,322 38 }	24,628 46
Number of accounts opened during the year ending Oct. 31, 1894,	289
Number of accounts closed during the year ending Oct. 31, 1894,	224
Total number of open accounts Oct. 31, 1894,	2,282
Total expenses of the corporation for the year ending Oct. 31, 1894 (ex- clusive of taxes),	1,518 38
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	99,811 15
Number of same,	1,448
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	100,530 73
Number of same,	1,300
Date of examination by commissioner: March 9.	

North Brookfield Savings Bank — Concluded.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less, . . .	1,018	\$22,221 00	To the credit —		
Exceeding \$50 and not more than \$100, . . .	233	19,958 16	Of women, both adult and minor, . . .	630	\$41,308 68
Exceeding \$100 and not more than \$200, . . .	114	17,998 40	Of guardians, . . .	16	2,391 83
Exceeding \$200 and not more than \$500, . . .	58	20,586 39	Of religious and charitable associations, . .	9	881 19
Exceeding \$500 and less than \$1,000, . . .	18	12,047 20	In trust,	21	2,130 16
Of \$1,000 or more, . .	7	7,000 00			
Totals,	1,448	\$99,811 15			

NORTH EASTON SAVINGS BANK—NORTH EASTON.

Incorporated Feb. 8, 1864. Present number of corporators, 25.

OAKES A. AMES, *President.* C. R. FIELD, *Treasurer.*
C. R. FIELD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

OAKES A. AMES, LEAVITT L. BERRY,
CYRUS LOTHROP, W. K. GOWARD,
WILLIAM K. AMES.

Open for business every business day, 9 A.M. to 12 M.; 1.30 to 3 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$102,185 00	Deposits,	\$834,851 75
Bank stock as per schedule, .	103,105 13	Guaranty fund,	39,693 29
Loan on bank stock,	10,000 00	Interest account,	11,838 29
Railroad bonds as per schedule, .	71,621 67		
Real estate by foreclosure,	3,046 01		
Loans on real estate,	358,366 46		
Loans on personal security,	193,062 50		
Loans to counties, cities or towns (notes),	6,000 00		
Deposits in banks, on interest,	29,397 16		
Deposits in banks, not on interest,	9,082 81		
Expense account,	116 91		
Cash on hand,	399 68		
	<hr/>		<hr/>
	\$886,383 33		\$886,383 33

Cash on Deposit in Banks, amount in each :—
National Bank of the Commonwealth. Boston, \$29,397 16
First National Bank, Easton, 9,082 81

Loan on Bank Stock :—
On 36 shares Merchants' National Bank, New Bedford, }
On 75 shares First National Bank, Easton, } \$10,000 09

North Easton Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s, . . .	\$8,000	\$8,782 40	\$6,960 00
of Columbus, Ohio, 4s, . . .	6,000	6,000 00	6,000 00*
Town of Beverly, Mass., 4s, . . .	15,000	15,702 00	15,000 00
of Greenfield, Mass., 4s, . . .	10,000	10,157 10	10,000 00
of Marlborough, Mass., 4s, . . .	1,000	1,051 00	1,000 00
of Montague, Mass., 4s, . . .	10,000	10,217 00	10,000 00
of North Easton (Village District), Mass., 4s, . . .	30,000	30,225 00	30,225 00
of Randolph, Mass., 4s, . . .	15,000	15,592 00	15,000 00
of Stoughton, Mass., 4s, . . .	8,000	8,098 60	8,000 00
	\$103,000	\$105,825 10	\$102,185 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
25	Shoe & Leather N'l B'k, Boston,	\$2,500	\$2,253 00	\$2,203 75
25	Tremont Nat'l Bank, Boston, .	2,500	2,200 00	2,212 50
25	Market Nat'l Bank, Boston, .	2,500	2,125 00	2,300 00
20	National Eagle Bank, Boston,	2,000	1,775 00	1,680 00
25	New England N'l B'k, Boston,	2,500	3,956 25	3,325 00
57	Nat'l Revere Bank, Boston, .	5,700	5,429 25	6,726 00
78	Everett Nat'l Bank, Boston, .	7,800	6,493 50	8,658 00
50	Shawmut Nat'l Bank, Boston, .	5,000	5,750 00	5,800 00
25	Hamilton Nat'l Bank, Boston,	2,500	2,750 00	2,950 00
90	North Nat'l Bank, Boston, .	9,000	10,428 30	10,485 00
25	Atlas National Bank, Boston, .	2,500	2,925 00	2,878 13
25	Atlantic Nat'l Bank, Boston, .	2,500	3,068 75	3,150 00
25	State National Bank, Boston, .	2,500	2,900 00	2,693 75
25	National City Bank, Boston, .	2,500	2,050 00	2,150 20
25	Manufacturers' N'l B'k, Boston,	2,500	2,500 00	2,375 00
50	N'l Hide & Leather B'k, Boston,	5,000	5,350 00	5,312 50
38	N'l B'k of Redemption, Boston,	3,800	4,778 50	4,789 00
75	Neponset N'l Bank, Canton, .	7,500	10,125 00	8,100 00
100	First National Bank, Easton, .	10,000	13,500 00	10,500 00
66	National City Bank, Lynn, .	6,600	8,910 00	9,335 80
38	Bristol County National Bank, Taunton,	3,800	4,750 00	4,560 00
7	Taunton Nat'l Bank, Taunton,	700	875 00	920 50
		\$91,900	\$104,892 55	\$103,105 13

North Easton Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$31,000	\$31,567 70	\$31,000 00
Concord & Montreal R.R. 4s, . . .	20,000	20,652 00	20,029 45
Fitchburg R.R. 4s,	10,000	9,731 00	9,592 22
Fitchburg R.R. 5s,	5,000	5,382 00	5,000 00
Old Colony R.R. 4s,	5,000	5,318 00	5,000 00
Old Colony R.R. 4½s,	1,000	1,064 70	1,000 00
	\$72,000	\$73,715 40	\$71,621 67

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$29,397 16	2 per cent.	\$10,000 00	4½ per cent.	\$208,630 00	5 per cent.
95,000 00	4 “	15,000 00	4½ “	36,198 46	5½ “
25,000 00	4½ “	35,000 00	4½ “	142,600 50	6 “

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$3,046 01
Assessed value of the same,	2,400 00
Number of loans which are of an amount not exceeding \$3,000 each,	191
Aggregate amount of the same,	178,166 46
Total number of loans upon real estate,	223
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	43,230 22
Times for the dividends fixed by the by-laws: April 15 and October 15.	
Rate and amount of each semi-annual dividend { 2 per cent., \$15,512 78 } during the year ending Oct. 31, 1894, . . . { 2 per cent., 15,650 47 }	31,163 25
Number of accounts opened during the year ending Oct. 31, 1894,	247
Number of accounts closed during the year ending Oct. 31, 1894,	214
Total number of open accounts Oct. 31, 1894,	2,287
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	1,378 28
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	123,696 53
Number of same,	1,337
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	126,455 31
Number of same,	1,175
Date of examination by commissioner: March 6.	

North Easton Savings Bank — Concluded.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less, . . .	901	\$21,080 61	To the credit —		
Exceeding \$50 and not more than \$100, . . .	209	17,299 76	Of women, both adult and minor, . . .	541	\$46,925 36
Exceeding \$100 and not more than \$200, . . .	107	16,408 10	Of guardians, . . .	4	3,809 75
Exceeding \$200 and not more than \$500, . . .	68	25,294 98	Of religious and chari-table associations, . .	16	668 80
Exceeding \$500 and less than \$1,000, . . .	29	20,663 08	In trust,	103	18,365 80
Of \$1,000 or more, . .	23	23,000 00			
Totals,	1,837	\$128,696 53			

NORTH END SAVINGS BANK—BOSTON.

Incorporated Feb. 17, 1870. Present number of corporators, 27.

THOMAS L. JENKS, *President.* HERBERT C. WELLS, *Treasurer.*
WILLIAM C. WILLIAMSON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

THOMAS L. JENKS, CLINTON VILES,
INCREASE E. NOYES, NATHANIEL J. RUST,
WILLIAM ROBINSON, WM. G. SHILLABEE,
L. FOSTER MORSE.

Open for business every business day, 9 A.M. to 2 P.M.; and Saturday, for deposits only,
until 8 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$74,900 00	Deposits,	\$1,548,791 32
Bank stock as per schedule, .	159,827 00	Guaranty fund,	47,200 00
Loans on bank stock,	7,750 00	Interest account,	31,183 66
Railroad bonds as per schedule, .	131,906 25		
Real estate by foreclosure,	7,147 33		
Loans on real estate,	955,623 00		
Loans on personal security,	104,200 00		
Loans to counties, cities or towns (notes),	15,600 00		
Loans on depositors' books,	600 00		
Deposits in banks, on interest,	162,000 00		
Expense account,	2,435 57		
Cash on hand,	5,185 83		
	\$1,627,174 98		\$1,627,174 98

Cash on Deposit in Banks, amount in each :—

Lincoln National Bank, Boston,	\$50,000 00
Metropolitan National Bank, Boston,	50,000 00
Mechanics' National Bank, Boston,	11,000 00
National Security Bank, Boston,	1,000 00
Columbian National Bank, Boston,	50,000 00

North End Savings Bank — Continued.

Loans on Bank Stock, amount on each :—

On 30 shares Market National Bank, Boston,	\$2,000 00
On 10 shares Hamilton National Bank, Boston,	750 00
On 200 shares Metacomet National Bank, Fall River,	5,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Mansfield, Mass., 4s,	\$10,000	\$10,300 00	\$10,000 00
City of Boston, Mass., 4s,	25,000	25,937 50	25,000 00
of Rockford, Ill, 4½s,	29,900	31,993 00	29,900 00
of Sioux City, Ia., 6s,	10,000	10,600 00	10,000 00
	\$74,900	\$78,830 50	\$74,900 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
54	Atlas National Bank, Boston,	\$5,400	\$6,318 00	\$6,287 50
24	Boston National B'k, Boston,	2,400	2,496 00	2,892 50
66	National City Bank, Boston,	6,600	5,412 00	7,394 62
25	N'l B'k of Commerce, Boston,	2,500	2,875 00	3,111 87
110	National Bank of the Common- wealth, Boston,	11,000	14,327 50	15,010 00
85	National Eagle Bank, Boston,	8,500	7,076 25	9,577 25
38	Eliot National Bank, Boston,	3,800	4,978 00	4,504 37
20	Everett National Bank, Boston,	2,000	1,665 00	2,000 00
2	Faneuil Hall N'l Bank, Boston,	200	261 50	270 50
20	First National Bank, Boston,	2,000	4,760 00	3,970 00
44	Freeman's Nat'l Bank, Boston,	4,400	4,400 00	4,411 00
25	Globe Nat'l Bank, Boston,	2,500	2,250 00	2,502 25
10	N'l Hide & Leather B'k, Boston,	1,000	1,075 00	1,197 50
24	Howard Nat'l Bank, Boston,	2,400	2,322 00	2,775 00
88	Market National Bank, Boston,	8,800	7,480 00	8,994 24
20	Massachusetts N'l B'k, Boston,	2,000	1,955 00	2,011 25
14	Merchants' N'l Bank, Boston,	1,400	2,208 50	2,040 50
75	Metropolitan N'l B'k, Boston,	7,500	7,302 50	8,210 00
11	New England N'l B'k, Boston,	1,100	1,740 75	1,614 25
52	North Nat'l Bank, Boston,	5,200	6,032 00	7,030 50
2	Old Boston Nat'l Bank, Boston,	200	209 00	243 62
4	N'l B'k of Redemption, Boston,	400	503 00	501 00
34	Nat'l Revere Bank, Boston,	3,400	3,238 50	4,390 12
25	Second Nat'l Bank, Boston,	2,500	4,625 00	4,005 50
37	Shawmut Nat'l Bank, Boston,	3,700	4,301 25	4,517 50
46	Shoe & Leather N'l Bk, Boston,	4,600	4,151 50	5,805 00
10	State Nat'l Bank, Boston,	1,000	1,160 00	1,237 50

North End Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
18	Suffolk National Bank, Boston,	\$1,800	\$1,804 50	\$2,137 25
100	Third National Bank, Boston,	10,000	8,975 00	10,121 99
26	Tremont Nat'l Bank, Boston, .	2,600	2,288 00	3,360 25
6	Nat'l Union Bank, Boston, .	600	805 50	847 50
2	Nat'l Webster Bank, Boston, .	200	200 00	217 25
50	First National Bank, Chelsea,	5,000	5,250 00	5,767 42
10	State Street Safe Deposit and Trust Company, Boston, .	1,000	1,025 00	1,000 00
90	Columbian N'l Bank, Boston, .	9,000	9,315 00	9,450 00
91	Massachusetts Loan and Trust Company, Boston, . . .	9,100	10,669 75	10,420 00
		\$135,800	\$145,456 00	\$159,827 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Concord & Montreal R.R. 4s, . . .	\$12,000	\$12,240 00	\$12,000 00
Fitchburg R.R. 4s,	25,000	24,625 00	24,156 25
Fitchburg R.R. 4½s,	21,000	21,210 00	21,000 00
Fitchburg R.R. 5s,	20,000	21,400 00	20,000 00
Penobscot Shore Line R.R. 4s, . .	30,000	30,000 00	30,000 00
Upper Coos R.R. 4s,	25,000	25,000 00	24,750 00
	\$133,000	\$134,475 00	\$131,906 25

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$1,000 00	2 per cent.	\$47,000 00	4½ per cent.	\$136,483 00	6 per cent.
161,000 00	2½ "	624,390 00	5 "	1,800 00	7 "
221,500 00	4½ "	52,600 00	5½ "		

Value, by books, of real estate held or owned by foreclosure or otherwise, . \$7,147 33
 Assessed value of the same, 7,900 00
 Number of loans which are of an amount not exceeding \$3,000 each, . 226
 Aggregate amount of the same, 357,323 00
 Total number of loans upon real estate, 289
 Gross amount of interest or profits received or earned, as per books, during
 year ending Oct. 31, 1894, 73,110 72
 Times for the dividends fixed by the by-laws: January 1 and July 1.

North End Savings Bank — Concluded.

Rate and amount of each semi-annual dividend { 2 per cent., \$26,588 22 } during the year ending Oct. 31, 1894, . . . { 2 per cent., 27,852 44 }	\$54,440 66
Number of accounts opened during the year ending Oct. 31, 1894, . . .	883
Number of accounts closed during the year ending Oct. 31, 1894, . . .	680
Total number of open accounts Oct. 31, 1894,	4,674
Total expenses of the corporation for the year ending Oct. 31, 1894 (ex- clusive of taxes),	8,319 40
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	529,753 70
Number of same,	5,587
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	459,975 25
Number of same,	4,967
Date of examination by commissioner : January 29.	

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num- ber.	Amount.		Num- ber.	Amount.
Of \$50 and less, . . .	3,830	\$69,952 27	To the credit —		
Exceeding \$50 and not more than \$100, . . .	774	59,749 04	Of women, both adult and minor, . . .	1,067	\$181,497 88
Exceeding \$100 and not more than \$200, . . .	399	61,878 70	Of guardians, . . .	71	6,425 23
Exceeding \$200 and not more than \$500, . . .	322	115,915 67	Of religious and chari- table associations, .	254	21,183 85
Exceeding \$500 and less than \$1,000, . . .	143	100,586 19	In trust,	591	81,929 17
Of \$1,000 or more, . . .	119	121,671 83			
Totals,	5,587	\$529,753 70			

NORTH MIDDLESEX SAVINGS BANK—AYER.

Incorporated March 11, 1885. Present number of corporators, 25.

BENJ. H. HARTWELL, *President.* SARAH T. TUTEN, *Treasurer.*
DANIEL W. FLETCHER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

BENJ. H. HARTWELL, L. J. SPAULDING,
EDWIN L. WHITE, OLIVER K. PIERCE,
PETER TARBELL.

Open for business every business day, 9 to 11 A.M.; 12.30 to 3 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Bank stock as per schedule, .	\$19,373 75	Deposits,	\$356,035 55
Loans on bank stock,	1,775 00	Guaranty fund, . .	5,000 00
Railroad bonds as per schedule,	40,000 00	Interest account, . .	1,946 61
Loans on real estate,	245,597 15	Undivided earnings, .	5,325 18
Loans on personal security, . .	50,210 00	Incomplete mort-	
Loans to counties, cities or towns		gage loan,	200 00
(notes),	1,400 00		
Deposit in bank on interest, . .	7,000 00		
Deposit in bank, not on interest,	218 70		
Expense account,	598 78		
Premium account,	1,800 00		
Cash on hand,	533 96		
	\$368,507 34		\$368,507 34

Cash on Deposit in Bank :—
First National Bank, Ayer, \$7,218 70

Loans on Bank Stock, amount on each :—
On 11 shares Newbury National Bank, Wells River, Vermont, . . . \$375 00
On 13 shares First National Bank, Ayer, 800 00
On 6 shares First National Bank, Ayer, 600 00

North Middlesex Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
40	First Nat'l Bank, Ayer, . . .	\$4,000	\$4,400 00	\$4,247 25
6	Blackstone N'l Bank, Boston, . . .	600	602 25	674 00
15	Continental Nat'l B'k, Boston, . . .	1,500	1,860 00	1,911 25
10	Commercial N'l Bank, Boston, . . .	1,000	810 00	970 00
10	Eliot National Bank, Boston, . . .	1,000	1,310 00	1,355 00
15	Howard Nat'l Bank, Boston, . . .	1,500	1,455 00	1,680 00
20	N'l Hide & Leather B'k, Boston, . . .	2,000	2,160 00	2,540 00
5	People's Nat'l Bank, Boston, . . .	500	830 00	840 00
10	State National Bank, Boston, . . .	1,000	1,160 00	1,262 50
7	N'l B'k of No. America, Boston, . . .	700	812 00	883 75
20	Prescott Nat'l Bank, Lowell, . . .	2,000	3,060 00	3,010 00
		\$15,800	\$18,459 25	\$19,373 75

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	\$5,000	\$5,112 50	\$5,000 00
Fitchburg R.R. 4½s,	3,000	3,031 50	3,000 00
Fitchburg R.R. 5s,	20,000	21,250 60	20,000 00
Fitchburg R.R. 6s,	2,000	2,105 00	2,000 00
Boston & Maine R.R. 4½s,	10,000	11,225 00	10,000 00
	\$40,000	\$42,724 60	\$40,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$7,000 00	2 per cent.	\$104,410 00	5 per cent.	\$141,162 15	6 per cent.
16,200 00	4½ "	37,110 00	5½ "	100 00	7 "

Number of loans which are of an amount not exceeding \$3,000 each, 182
Aggregate amount of the same, \$199,447 15
Total number of loans upon real estate, 183
Gross amount of interest or profits received or earned, as per books, during
year ending Oct. 31, 1894, 17,077 62
Times for the dividends fixed by the by-laws: January 5 and July 5.

North Middlesex Savings Bank — Concluded.

Rate and amount of each semi-annual dividend { 2 per cent., \$5,763 96 } \$11,874 21	
during the year ending Oct. 31, 1894, . . . { 2 per cent., 6,110 25 }	
Number of accounts opened during the year ending Oct. 31, 1894, .	335
Number of accounts closed during the year ending Oct. 31, 1894, .	193
Total number of open accounts Oct. 31, 1894,	1,744
Total expenses of the corporation for the year ending Oct. 31, 1894 (ex- clusive of taxes),	1,281 02
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	110,125 79
Number of same,	1,460
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	78,468 95
Number of same,	1,054
Date of examination by commissioner: January 12.	

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num- ber.	Amount.		Num- ber.	Amount.
Of \$50 and less,	998	\$19,942 20	To the credit —		
Exceeding \$50 and not more than \$100,	223	19,318 58	Of women, both adult and minor,	672	\$50,487 42
Exceeding \$100 and not more than \$200,	134	21,402 76	Of guardians,	9	3,028 37
Exceeding \$200 and not more than \$500,	76	27,377 26	Of religious and chari- table associations,	10	906 00
Exceeding \$500 and less than \$1,000,	22	15,084 99	In trust,	103	7,066 23
Of \$1,000 or more,	7	7,000 00			
Totals,	1,460	\$110,125 79			

ORANGE SAVINGS BANK — ORANGE.

Incorporated March 30, 1871. Present number of corporators, 24.
JOHN W. WHEELER, *President.*WARREN M. KING, *Treasurer.*
WARREN M. KING, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

F. L. WATERS,A. W. BALLOU,
C. A. TOWNE,W. M. KING.

Open for business every business day, 9 A.M. to 4 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$59,000 00	Deposits,	\$807,963 31
Bank stock as per schedule, .	37,600 00	Guaranty fund, .	22,200 00
Loans on bank stock,	2,776 00	Interest account, .	1,579 90
Railroad bonds as per schedule,	60,000 00	Profit and loss ac-	
Loans on real estate,	577,640 80	count,	23,092 79
Loans on personal security, .	64,200 00		
Loans to counties, cities or towns			
(notes),	37,976 00		
Deposits in banks, on interest, .	13,957 20		
Deposit in bank, not on interest, .	954 17		
Expense account,	472 97		
Cash on hand,	261 16		
	\$854,836 00		\$854,836 00

Cash on Deposit in Banks, amount in each : —
Orange National Bank, Orange, \$8,957 20
Merchants' National Bank, Boston, 954 17
People's National Bank, Brattleborough, Vt., 5,000 00

Orange Savings Bank — Continued.

Loans on Bank Stock, amount on each:—

On 4 shares Orange National Bank, Orange,	\$200 00
On 30 shares Home National Bank, Holyoke,	2,500 00
On 3 shares Orange National Bank, Orange,	75 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Gardiner, Me., 4s, . . .	\$6,000	\$6,120 00	\$6,000 00
of Manchester, N. H., 4s, . . .	15,000	15,450 00	15,000 00
Town of Orange, Mass., 4s, . . .	18,000	18,130 00	18,000 00
City of Bay City, Mich., 5s, . . .	10,000	10,290 00	10,000 00
of Rockford, Ill., 4½s, . . .	5,000	5,400 00	5,000 00
of Meriden, Conn., 4s, . . .	5,000	5,150 00	5,000 00
	\$59,000	\$60,540 00	\$59,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
15	Atlas National Bank, Boston,	\$1,500	\$1,800 00	\$1,500 00
5	Boylston Nat'l Bank, Boston, .	500	600 00	500 00
3	Central Nat'l Bank, Boston, .	300	450 00	300 00
65	Eliot National Bank, Boston, .	6,500	7,800 00	6,500 00
4	Everett National Bank, Boston,	400	360 00	400 00
20	First Ward N'l Bank, Boston, .	2,000	2,500 00	2,000 00
20	Manufacturers' N'l B'k, Boston,	2,000	2,000 00	2,000 00
5	N'l Hide & Leather B'k, Boston,	500	535 00	500 00
11	N'l B'k of No. America, Boston,	1,100	1,210 00	1,100 00
16	Nat'l Webster Bank, Boston, .	1,600	1,568 00	1,600 00
10	North Nat'l Bank, Boston, .	1,000	1,180 00	1,000 00
30	Tremont Nat'l Bank, Boston, .	3,000	2,850 00	3,000 00
10	First Nat'l Bank, Chelsea, .	1,000	1,100 00	1,000 00
33	Franklin Co. N'l B'k, Greenfield,	3,300	3,442 00	3,300 00
100	Orange Nat'l Bank, Orange .	10,000	15,000 00	10,000 00
10	First Nat'l Bank, Springfield,	1,000	1,200 00	1,000 00
10	Third Nat'l Bank, Springfield,	1,000	1,800 00	1,000 00
3	Union Market National Bank, Watertown,	300	360 00	300 00
6	Miller's River N'l B'k, Athol,	600	1,080 00	600 00
		\$37,600	\$46,835 00	\$37,600 00

Orange Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 6s,	\$10,000	\$10,600 00	\$10,000 00
Fitchburg R.R. 5s,	21,000	22,080 00	21,000 00
Boston & Lowell R.R. 4s,	10,000	10,300 00	10,000 00
Boston & Maine R.R. 4½s,	10,000	11,000 00	10,000 00
Fitchburg R.R. 4s,	9,000	9,000 00	9,000 00
	\$60,000	\$62,980 00	\$60,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$8,957 20	2 per cent.	\$15,000 00	4½ per cent.	\$27,275 00	5½ per cent.
5,000 00	3 "	568,858 50	5 "	33,482 00	6 "
37,975 00	4 "				

Number of loans which are of an amount not exceeding \$3,000 each, 289
Aggregate amount of the same, \$296,619 10
Total number of loans upon real estate, 281
Gross amount of interest or profits received or earned, as per books, during
year ending Oct. 31, 1894, 40,579 71
Times for the dividends fixed by the by-laws: February 1 and August 1.
Rate and amount of each semi-annual dividend { 2 per cent., \$14,486 99 }
during the year ending Oct. 31, 1894, . . . { 2 per cent., 14,937 33 } 29,424 32
Number of accounts opened during the year ending Oct. 31, 1894, . 476
Number of accounts closed during the year ending Oct. 31, 1894, . 364
Total number of open accounts Oct. 31, 1894, 3,245
Total expenses of the corporation for the year ending Oct. 31, 1894 (ex-
clusive of taxes), 2,439 68
Amount of deposits, not including dividends, received during the year end-
ing Oct. 31, 1894, 167,500 62
Number of same, 2,397
Amount of withdrawals, including dividends, during the year ending Oct.
31, 1894, 149,669 55
Number of same, 2,085
Date of examination by commissioner: February 27.

Orange Savings Bank — Concluded.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num- ber.	Amount.		Num- ber.	Amount.
Of \$50 and less, . . .	1,824	\$32,487 88	To the credit —		
Exceeding \$50 and not more than \$100, . . .	265	21,974 01	Of women, both adult and minor, . . .	1,013	\$69,040 65
Exceeding \$100 and not more than \$200, . . .	109	16,865 43	Of guardians, . . .	12	2,500 65
Exceeding \$200 and not more than \$500, . . .	153	57,498 34	Of religious and char- itable associations, .	43	4,031 47
Exceeding \$500 and less than \$1,000, . . .	27	19,508 42	In trust,	10	1,222 33
Of \$1,000 or more, . .	19	19,166 54			
Totals,	2,397	\$167,500 62			

PALMER SAVINGS BANK—PALMER.

Incorporated March 4, 1870. Present number of corporators, 53.

H. G. LOOMIS, *President.* H. W. MCGREGORY, *Treasurer.*
WM. W. LEACH, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

JAMES B. SHAW, HENRY G. LOOMIS,
T. D. POTTER, GEORGE MOOERS,
C. E. GETCHELL, E. G. HASTINGS,
C. H. HOBBS.

Open for business every business day, 9 A.M. to 12 M.; 1 to 4 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$104,000 00	Deposits, . . .	\$973,516 25
Bank stock as per schedule, .	39,500 00	Guaranty fund, .	37,000 00
Loans on bank stock, . . .	4,188 00	Interest account, .	3,703 90
Railroad bonds as per schedule,	100,000 00	Profit and loss ac-	
Real estate (for banking pur-		count, . . .	10,280 49
poses),	16,000 00		
Real estate by foreclosure, .	476 52		
Loans on real estate, . . .	570,916 02		
Loans on personal security, .	125,781 95		
Loans to counties, cities or towns			
(notes),	22,500 00		
Loans on depositors' books, .	300 00		
Deposits in banks, on interest, .	38,265 73		
Expense account,	809 71		
Cash on hand,	1,762 71		
	\$1,024,500 64		\$1,024,500 64

Cash on Deposit in Banks, amount in each :—

Palmer National Bank, Palmer,	\$9,553 62
City National Bank, Springfield,	9,788 89
Springfield Safe Deposit and Trust Company, Springfield,	18,923 22

Palmer Savings Bank — Continued.

Loans on Bank Stock, amount on each : —

On 3 shares Palmer National Bank, Palmer,	\$300 00
On 34 shares Palmer National Bank, Palmer,	3,400 00
On 1 share Palmer National Bank, Palmer,	88 00
On 5 shares Chapin National Bank, Springfield,	400 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s,	\$20,000	\$22,300 00	\$20,000 00
of Bridgeport, Conn., 3½s,	10,000	9,750 00	10,000 00
of Canton, Ohio, 5s,	4,000	4,080 00	4,000 00*
of Lynn, Mass., 3½s,	10,000	9,900 00	10,000 00
of Malden, Mass., 4s,	10,000	10,875 00	10,000 00
of Providence, R. I., 4s,	15,000	16,875 00	15,000 00
of Worcester, Mass., 4s,	15,000	16,500 00	15,000 00
of Waterbury, Conn., 4s,	10,000	10,500 00	10,000 00
of Altoona, Pa., 4s,	5,000	5,150 00	5,000 00
County of Aroostook, Me, 4½s,	5,000	5,300 00	5,000 00
	\$104,000	\$110,730 00	\$104,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
23	N'l B'k of Commerce, Boston,	\$2,300	\$2,645 00	\$2,300 00
50	Eliot National Bank, Boston, .	5,000	6,550 00	5,000 00
10	N'l B'k of No. America, Boston,	1,000	1,150 00	1,000 00
25	State National Bank, Boston, .	2,500	2,900 00	2,500 00
20	Suffolk National Bank, Boston,	2,000	2,000 00	2,000 00
10	Brockton Nat'l Bank, Brockton,	1,000	1,150 00	1,000 00
33	Monson National B'k, Monson,	3,300	4,620 00	3,300 00
116	Palmer National Bank, Palmer,	11,600	16,820 00	11,600 00
51	Agawam N'l Bank, Springfield,	5,100	5,100 00	5,100 00
50	Chapin N'l Bank, Springfield,	5,000	6,500 00	5,000 00
7	Ware National Bank, Ware, .	700	770 00	700 00
		\$39,500	\$50,205 00	\$39,500 00

Palmer Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4s,	\$20,000	\$20,150 00	\$20,000 00
Concord & Montreal R.R. 4s,	10,000	10,300 00	10,000 00
Eastern R.R. 6s,	10,000	12,200 00	10,000 00
Fitchburg R.R. 4s,	20,000	19,800 00	20,000 00
Fitchburg R.R. 5s,	10,000	10,650 00	10,000 00
Upper Coos R.R. 4½s,	5,000	5,450 00	5,000 00
Boston & Maine R.R. 4½s,	15,000	16,725 00	15,000 00
Portland & Rumford Falls R.R. 5s,	10,000	10,400 00	10,000 00
	\$100,000	\$105,675 00	\$100,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$9,533 62	2 per cent.	\$20,000 00	4½ per cent.	\$67,796 00	5½ per cent.
9,788 89	3 “	2,500 00	4½ “	237,186 46	6 “
18,923 22	4 “	395,208 51	5 “	995 00	6½ “

Amount invested in real estate for banking purposes,	\$16,000 00
Estimated value of the same,	16,000 00
Assessed value of the same,	10,300 00
Net income received from same during year ending Oct. 31, 1894,	751 71
Value, by books, of other real estate held or owned by foreclosure or other- wise,	476 52
Assessed value of the same,	750 00
Net income received from same during year ending Oct. 31, 1894,	13 86
Number of loans which are of an amount not exceeding \$3,000 each, 361	
Aggregate amount of the same,	863,686 72
Total number of loans upon real estate,	339
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	50,247 66
Times for the dividends fixed by the by-laws: January 1 and July 1.	
Rate and amount of each semi-annual dividend { 2 per cent., \$17,909 84 } during the year ending Oct. 31, 1894, { 2½ per cent., 20,283 99 }	38,193 83
Number of accounts opened during the year ending Oct. 31, 1894,	447
Number of accounts closed during the year ending Oct. 31, 1894,	364
Total number of open accounts Oct. 31, 1894,	2,862
Total expenses of the corporation for the year ending Oct. 31, 1894 (ex- clusive of taxes),	2,351 15

Palmer Savings Bank — Concluded.

Amount of deposits, not including dividends, received during the year
ending Oct. 31, 1894, \$189,250 01
Number of same, 1,962
Amount of withdrawals, including dividends, during the year ending Oct.
31, 1894, 173,440 02
Number of same, 1,742
Date of examination by commissioner: June 7.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less, . . .	1,358	\$25,869 97	To the credit —		
Exceeding \$50 and not more than \$100, . . .	259	22,043 08	Of women, both adult and minor, . . .	752	\$63,651 18
Exceeding \$100 and not more than \$200, . . .	128	20,021 59	Of guardians, . . .	7	2,202 14
Exceeding \$200 and not more than \$500, . . .	129	44,898 37	Of religious and charitable associations, . .	53	3,328 65
Exceeding \$500 and less than \$1,000, . . .	43	30,155 00	In trust,	43	10,279 39
Of \$1,000 or more, . .	45	46,262 00			.
Totals,	1,962	\$189,250 01			

PENTUCKET SAVINGS BANK — HAVERHILL.

Incorporated March 17, 1891. Present number of corporators, 20.
GEO. H. CARLETON, *President.* CHAS. S. TITCOMB, *Treasurer.*
CHAS. S. TITCOMB, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :
GEO. H. CARLETON, J. W. VITTUM,
JOHN A. GALE, OLIVER TAYLOR,
W. M. NICHOLS.

Open for business every business day, except Saturdays, 9 A.M. to 12.30 P.M.; 2 to 3.30 P.M.; Saturdays, 9 A.M. to 12.30 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$17,100 00	Deposits, . . .	\$177,985 43
Bank stock as per schedule, .	3,000 00	Guaranty fund, .	814 00
Loans on bank stock, . . .	5,400 00	Interest account, .	485 16
Railroad bonds as per schedule, .	15,925 00	Profit and loss ac-	
Loans on real estate, . . .	101,477 00	count, . . .	215 35
Loans on personal security, .	25,000 00		
Deposit in bank, on interest, .	7,468 16		
Deposit in bank, not on interest, .	2,649 03		
Expense account, . . .	89 25		
Premium account, . . .	1,200 00		
Furniture and fixtures, . .	191 50		
	\$179,499 94		\$179,499 94

Cash on Deposit in Banks, amount in each : —
Second National Bank, Haverhill, \$2,649 03
Beacon Trust Company, Boston, 7,468 16

Loans on Bank Stock, amount on each : —
On 15 shares Amesbury National Bank, Amesbury, \$1,450 00
On 10 shares Second National Bank, Haverhill, 1,000 00
On 10 shares Beacon Trust Company, Boston, 700 00
On 30 shares Beacon Trust Company, Boston, 2,250 00

Pentucket Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Sioux City, Ia., 6s, . .	\$500	\$690 00	\$500 00
of Taunton, Mass., 4s, . .	1,000	1,060 00	1,000 00
of Brockton, Mass., 4s, . .	1,600	1,676 80	1,600 00
of Grand Rapids, Mich., 4½s, .	2,000	2,200 00	2,000 00
of Meriden, Conn., 4s, . .	3,000	3,060 00	3,000 00
of Oshkosh, Wis., 4½s, . .	4,000	4,217 00	4,000 00
of New Britain, Conn., 4s, .	5,000	6,200 00	5,000 00
	\$17,100	\$19,103 80	\$17,100 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Everett Nat'l Bank, Boston, .	\$1,000	\$1,160 00	\$1,000 00
10	State Nat'l Bank, Boston, .	1,000	860 00	1,000 00
10	First National Bank, Chelsea,	1,000	1,060 00	1,000 00
		\$3,000	\$3,080 00	\$3,000 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4½s, . .	\$4,000	\$4,400 00	\$4,000 00
Fitchburg R.R. 5s,	2,000	2,060 00	2,000 00
Upper Coos R.R. 4s,	3,000	2,940 00	2,925 00
Boston & Lowell R.R. 4s, . .	1,000	1,100 00	1,000 00
Boston & Maine R.R. 4s, . .	2,000	2,040 00	2,000 00
Worcester, Nashua & Rochester R.R. 4s,	4,000	4,080 00	4,000 00
	\$16,000	\$16,620 00	\$15,925 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$7,468 16	2½ per cent.	\$14,250 00	4½ per cent.	\$9,700 00	5½ per cent.
13,000 00	4 "	74,352 00	5 "	20,575 00	6 "

Pentucket Savings Bank — Concluded.

Number of loans which are of an amount not exceeding \$3,000 each,	70	
Aggregate amount of the same,		\$103,877 00
Total number of loans upon real estate,	64	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		6,766 19
Times for the dividends fixed by the by-laws: first Wednesday in February and August.		
Rate and amount of each semi-annual dividend { 2 per cent., \$2,422 24 } during the year ending Oct. 31, 1894, { 2 per cent., 2,867 95 }		5,290 19
Number of accounts opened during the year ending Oct. 31, 1894,	243	
Number of accounts closed during the year ending Oct. 31, 1894,	128	
Total number of open accounts Oct. 31, 1894,	581	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		390 06
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		80,622 17
Number of same,	816	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		36,585 63
Number of same,	539	
Date of examination by commissioner: March 13.		

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less,	543	\$10,853 81	To the credit—		
Exceeding \$50 and not more than \$100,	103	9,195 43	Of women, both adult and minor,	238	\$29,031 53
Exceeding \$100 and not more than \$200,	71	11,200 19	Of guardians,	1	600 00
Exceeding \$200 and not more than \$500,	67	22,970 57	Of religious and chari-table associations,	11	761 50
Exceeding \$500 and less than \$1,000,	16	10,402 17	In trust,	9	1,565 71
Of \$1,000 or more,	16	16,000 00			
Totals,	816	\$80,622 17			

PEOPLE'S SAVINGS BANK—HOLYOKE.

Incorporated March 19, 1885. Present number of corporators, 48.

WILLIAM SKINNER, *President.* F. H. CHAMBERLIN, *Treasurer.*
A. L. GREEN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

WILLIAM SKINNER, JAMES H. NEWTON,
E. P. CLARK, JOHN TILLEY,
F. F. PARTRIDGE.

Open for business every business day, 9 A.M. to 4 P.M.; also Saturday, 7 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$17,000 00	Deposits,	\$422,946 20
Bank stock as per schedule, .	5,000 00	Guaranty fund,	10,949 94
Loans on bank stock,	13,224 34	Interest account,	5,186 60
Loans on real estate,	299,414 00		
Loans on personal security,	85,128 50		
Deposit in bank, on interest,	18,104 00		
Furniture and fixtures,	900 00		
Cash on hand,	311 90		
	\$439,082 74		\$439,082 74

Cash on Deposit in Bank : —

Home National Bank, Holyoke, \$18,104 00

Loans on Bank Stock, amount on each : —

On 20 shares Home National Bank, Holyoke, \$1,084 34
On 10 shares Home National Bank, Holyoke, 900 00
On 11 shares Home National Bank, Holyoke, 800 00
On 20 shares Quinsigamond National Bank, Worcester, 840 00
On 10 shares First National Bank, Springfield, } 300 00
On 3 shares Agawam National Bank, Springfield, }
On 5 shares Holyoke National Bank, Holyoke, 500 00
On 77 shares Franklin County National Bank, Greenfield, 6,800 00
On 24 shares Franklin County National Bank, Greenfield, 2,000 00

People's Savings Bank, Holyoke — Concluded.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num- ber.	Amount.		Num- ber.	Amount.
Of \$50 and less, . . .	1,384	\$24,553 84	To the credit —		
Exceeding \$50 and not more than \$100, . . .	266	22,363 92	Of women, both adult and minor, . . .	771	\$54,032 39
Exceeding \$100 and not more than \$200, . . .	121	19,494 77	Of guardians, . . .	3	1,282 00
Exceeding \$200 and not more than \$500, . . .	81	27,327 87	Of religious and chari- table associations, .	81	3,092 87
Exceeding \$500 and less than \$1,000, . . .	26	17,423 17	In trust,	14	1,006 25
Of \$1,000 or more, . . .	21	21,000 00			
Totals,	1,899	\$132,162 57			

PEOPLE'S SAVINGS BANK — WORCESTER.

Incorporated May 13, 1864. Present number of corporators, 193.

SAMUEL R. HEYWOOD, *President.*

CHARLES M. BENT, *Treasurer.*

FREDERICK J. BARNARD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

SAMUEL R. HEYWOOD,	WARREN WILLIAMS,
AUGUSTUS N. CURRIER,	CALVIN FOSTER,
THOMAS M. ROGERS,	SAMUEL D. NYE,
EDWIN T. MARBLE.	

Open for business every business day, 9 A.M. to 4 P.M.; also Saturdays, 6 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$776,238 00	Deposits,	\$6,651,368 20
Bank stock as per schedule, .	863,511 00	Guaranty fund,	230,000 00
Loans on bank stock,	49,135 00	Interest account,	85,505 45
Railroad bonds as per schedule, .	943,894 00	Profit and loss account,	3,011 82
Loans on railroad stock,	26,200 00	Rents,	971 64
Real estate (for banking purposes),	87,500 00	Suspense account,	1,690 88
Real estate by foreclosure,	26,981 06		
Loans on real estate,	3,457,985 34		
Loans on personal security,	558,673 00		
Loans to counties, cities or towns (notes),	21,350 00		
Deposits in banks, on interest,	145,434 59		
Deposits in banks, not on interest,	5,000 00		
Expense account,	4,486 94		
Cash on hand,	6,159 06		
	\$6,972,547 99		\$6,972,547 99

Cash on Deposit in Banks, amount in each :—

National Bank of the Republic, Boston,	\$59,197 78
Central National Bank, Worcester,	56,019 01
Citizens' National Bank, Worcester,	35,217 80

People's Savings Bank, Worcester — Continued.

Loans on Bank Stock, amount on each : —

On 370 shares First National Bank, Worcester,	\$37,000 00
On 10 shares Metacomet National Bank, Fall River,	1,000 00
On 20 shares Central National Bank, Boston,	2,000 00
On 5 shares Chicopee National Bank, Springfield,	500 00
On 11 shares Hadley Falls National Bank, Holyoke,	1,100 00
On 10 shares Crocker National Bank, Turner's Falls,	585 00
On 7 shares First National Bank, Northampton,	650 00
On 21 shares Boston National Bank, Boston,	5,000 00
On 34 shares Haverhill National Bank, Haverhill,	
On 10 shares Shawmut National Bank, Boston,	1,300 00
On 5 shares National Revere Bank, Boston,	

Loans on Railroad Stock, amount on each : —

On 250 shares Boston & Maine R.R.,	\$25,000 00
On 10 shares Boston & Maine R.R.,	1,200 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Attleborough, Mass., 4s,	\$13,000 00	\$13,390 00	\$13,000 00
of Beverly, Mass., 4s,	10,000 00	10,325 00	10,000 00
of Dalton, Mass. (Fire Dis- trict), 4s,	20,000 00	20,800 00	20,000 00
of Holbrook, Mass., 4s,	30,000 00	30,900 00	30,000 00
of Westborough, Mass., 5s,	2,000 00	2,280 00	2,000 00
City of Boston, Mass., 4s,	110,000 00	113,050 00	110,700 00
of Cleveland, Ohio, 6s,	16,000 00	16,495 00	16,000 00
of Columbus, Ohio, 4s,	35,000 00	35,000 00	35,000 00*
of Dayton, Ohio, 6s,	21,000 00	23,617 50	22,125 00*
of Holyoke, Mass., 4s,	25,000 00	25,875 00	25,000 00
of Keene, N. H., 4s,	10,000 00	10,400 00	10,000 00
of Lynn, Mass., 4s,	26,000 00	27,235 00	26,400 00
of Milwaukee, Wis., 4s,	76,000 00	76,760 00	76,000 00
of Nashua, N. H., 4s,	10,000 00	10,500 00	10,000 00
of Norwich, Conn., 5s,	19,000 00	21,560 00	21,144 00
of Peoria, Ill., 4s,	12,000 00	12,210 00	12,000 00
of Providence, R. I., 5s,	9,000 00	9,810 00	9,450 00
of Scranton, Pa., 5s,	5,000 00	5,300 00	5,000 00
of Scranton, Pa., 6s,	6,000 00	6,255 00	6,000 00
of Springfield, Ohio, 5s,	6,000 00	6,390 00	6,156 00
of Springfield, Ohio, 6s,	10,332 80	10,539 46	10,333 00
of Waltham, Mass., 4s,	13,000 00	13,617 50	13,000 00
of Worcester, Mass., 4s,	200,000 00	206,750 00	202,930 00
of Worcester, Mass., 5s,	2,000 00	2,290 00	2,000 00
of Malden, Mass., 4s,	25,000 00	26,312 50	25,000 00
of New Bedford, Mass., 4s,	25,000 00	26,000 00	25,000 00
of Quincy, Mass., 4s,	25,000 00	25,531 25	25,000 00
of Taunton, Mass., 4s,	7,000 00	7,542 50	7,000 00
	\$768,332 80	\$796,735 71	\$776,238 00

* Legal investments when made.

People's Savings Bank, Worcester — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
105	Atlas Nat'l Bank, Boston, .	\$10,500	\$12,285 00	\$12,100 00
128	Atlantic Nat'l Bank, Boston, .	12,800	15,712 00	17,006 00
106	Blackstone Nat'l Bank, Boston,	10,600	10,613 25	10,600 00
125	Boston National Bank, Boston,	12,500	13,000 00	14,366 00
109	N'l B'k of Commerce, Boston,	10,900	12,535 00	12,965 00
201	Columbian N'l Bank, Boston, .	20,100	20,652 75	22,817 00
50	Continental N'l Bank, Boston,	5,000	5,737 50	5,812 00
130	National Eagle Bank, Boston,	13,000	10,822 50	13,000 00
216	Eliot National Bank, Boston, .	21,600	28,296 00	26,766 00
44	Everett Nat'l Bank, Boston, .	4,400	3,663 00	4,400 00
239	National City Bank, Boston, .	23,900	19,598 00	23,900 00
162	Nat'l Exchange Bank, Boston,	16,200	20,614 50	20,217 00
238	Freeman's Nat'l Bank, Boston,	23,800	20,230 00	25,400 00
217	Globe National Bank, Boston,	21,700	19,530 00	21,700 00
151	Hamilton Nat'l Bank, Boston,	15,100	16,685 50	18,129 00
311	N'l Hide & Leather B'k, Boston,	31,100	33,432 50	37,432 00
149	Manufacturers' N'l B'k, Boston,	14,900	14,900 00	14,900 00
237	Market Nat'l Bank, Boston, .	23,700	20,145 00	23,700 00
175	Merchants' Nat'l Bank, Boston,	17,500	27,562 50	24,543 00
10	Mechanics' N'l B'k, Boston, .	1,000	1,190 00	1,250 00
141	N'l B'k of No. America, Boston,	14,100	16,056 38	15,840 00
65	New England N'l B'k, Boston,	6,500	10,286 25	9,586 00
205	Old Boston Nat'l B'k, Boston,	20,500	21,552 38	23,935 00
149	N'l B'k of Redemption, Boston,	14,900	18,736 75	19,419 00
434	N'l B'k of the Republic, Boston,	43,400	69,006 00	61,034 00
78	National Revere Bank, Boston,	7,800	7,429 50	8,140 00
56	Second National Bank, Boston,	5,600	10,360 00	8,600 00
59	Shawmut Nat'l Bank, Boston,	5,900	6,844 00	7,075 00
301	Shoe & Leather N'l B'k, Boston,	30,100	27,165 25	30,100 00
68	State National Bank, Boston, .	6,800	7,888 00	8,050 00
200	Suffolk Nat'l Bank, Boston, .	20,000	20,000 00	21,853 00
193	Tremont Nat'l Bank, Boston, .	19,300	16,984 00	20,500 00
96	National Union Bank, Boston,	9,600	12,888 00	13,037 00
152	Washington Nat'l Bk, Boston,	15,200	16,568 00	18,068 00
50	Nat'l Webster Bank, Boston, .	5,000	4,875 00	5,000 00
31	Faneuil Hall Nat'l B'k, Boston,	3,100	4,053 25	4,150 00
115	Nat'l Bank of the Common- wealth, Boston,	11,500	14,978 75	15,450 00
53	Boylston Nat'l Bank, Boston,	5,300	6,651 50	6,625 00
73	North National Bank, Boston,	7,300	8,376 75	9,473 00
243	Central N'l Bank, Worcester,	24,300	35,235 00	34,620 00
111	Citizens' N'l Bank, Worcester,	11,100	14,430 00	13,629 00
260	City National B'k, Worcester,	26,000	37,700 00	32,500 00
182	Mechanics' N'l B'k, Worcester,	18,200	18,200 00	21,720 00
300	Quinsigamond National Bank, Worcester,	30,000	39,000 00	35,984 00
524	Worcester N'l B'k, Worcester,	52,400	75,980 00	68,120 00
		\$724,200	\$848,449 76	\$863,511 00

People's Savings Bank, Worcester — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 5s,	\$150,000	\$163,875 00	\$160,520 00
Boston, Barre & Gardner R.R. 6s, . .	2,000	2,040 00	2,000 00
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	20,000	23,100 00	22,090 00
Boston & Lowell R.R. 4s,	4,000	4,042 50	4,000 00
Boston & Lowell R.R. 4½s,	25,000	26,062 50	25,688 00
Boston & Lowell R.R. 6s,	29,000	30,160 00	30,111 00
Boston & Lowell R.R. 7s,	2,000	2,060 00	2,000 00
Boston & Maine R.R. 4s,	25,000	25,562 50	24,750 00
Cheshire R.R. 6s,	32,500	34,681 25	33,000 00
Eastern R.R. 6s,	57,000	69,540 00	65,778 00
Fitchburg R.R. 4s,	25,000	25,000 00	23,500 00
Fitchburg R.R. 4½s,	25,000	25,312 50	25,000 00
Fitchburg R.R. 5s,	43,000	45,332 50	45,287 00
Leeds & Farmington R.R. 6s,	27,100	27,980 75	27,600 00
Lowell & Lawrence R.R. 6s,	5,000	5,275 00	5,000 00
Maine Central R.R. 7s,	30,700	35,376 75	33,767 00
N. Y., Providence & Boston R.R. 7s,	12,000	13,740 00	13,000 00
Old Colony R.R. 4s,	70,000	73,887 50	70,000 00
Old Colony R.R. 6s,	13,000	13,642 50	13,000 00
Sullivan County R.R. 4s,	25,000	25,000 00	25,000 00
Portland & Ogdensburg R.R. 6s, . .	5,000	5,512 50	5,200 00
St. Johnsbury & Lake Champlain R.R. 5s,	50,000	58,250 00	54,900 00
Providence & Worcester R.R. 6s, . .	11,000	11,385 00	11,200 00
Vermont & Massachusetts R.R. 5s, . .	50,000	54,500 00	53,219 00
Vermont Valley R.R. 5s,	10,000	11,550 00	11,039 00
Worcester, Nashua & Rochester R.R. 4s,	90,000	91,515 00	90,000 00
Boston, Revere Beach & Lynn R.R. 6s,	3,000	3,172 50	3,000 00
Maine Central & European & North American R.R. 4s,	25,000	24,875 00	24,725 00
Maine Central R.R. 4s,	24,000	23,880 00	23,520 00
Norwich & Worcester R.R. 6s, . . .	1,000	1,060 00	1,000 00
Portland & Rumford Falls R.R. 5s, . .	15,000	15,712 50	15,000 00
	\$906,300	\$978,083 75	\$943,894 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$110,216 79	2 per cent.	\$35,000 00	4½ per cent.	\$2,000 00	4½ per cent.
59,197 78	3 "	90,000 00	4½ "	3,434,028 36	5 "
1,000 00	3½ "	17,385 00	4½ "	34,650 00	6 "
475,300 00	4 "				

People's Savings Bank, Worcester — Concluded.

Amount invested in real estate for banking purposes,	\$87,500 00
Estimated value of the same,	95,000 00
Assessed value of the same,	69,800 00
Net income received from same during year ending Oct. 31, 1894,	2,821 57
Value, by books, of other real estate held or owned by foreclosure or other- wise,	26,981 06
Assessed value of the same,	19,550 00
Net income received from same during year ending Oct. 31, 1894,	110 47
Number of loans which are of an amount not exceeding \$3,000 each, 1,102	
Aggregate amount of the same,	1,444,634 99
Total number of loans upon real estate,	1,377
Amount of investments from which no income is received,	5,000 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	321,163 30
Times for the dividends fixed by the by-laws: February 15 and August 15.	
Rate and amount of each semi-annual dividend { 2 per cent., \$123,760 36 } during the year ending Oct. 31, 1894, { 2 per cent., 124,820 74 }	248,581 10
Number of accounts opened during the year ending Oct. 31, 1894,	1,985
Number of accounts closed during the year ending Oct. 31, 1894,	1,837
Total number of open accounts Oct. 31, 1894,	15,027
Total expenses of the corporation for the year ending Oct. 31, 1894 (ex- clusive of taxes),	14,190 28
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	960,125 40
Number of same,	11,598
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	1,031,341 36
Number of same,	12,977
Date of examination by commissioner: September 27.	

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num- ber.	Amount.		Num- ber.	Amount.
Of \$50 and less,	8,380	\$171,815 21	To the credit —		
Exceeding \$50 and not more than \$100,	1,528	126,072 14	Of women, both adult and minor,	5,288	\$458,723 63
Exceeding \$100 and not more than \$200,	744	118,665 69	Of guardians,	22	7,445 16
Exceeding \$200 and not more than \$500,	623	216,756 72	Of religious and chari- table associations,	218	25,849 55
Exceeding \$500 and less than \$1,000,	194	137,531 52	In trust,	237	58,849 89
Of \$1,000 or more,	184	187,284 12			
Totals,	11,598	\$960,125 40			

PLYMOUTH SAVINGS BANK—PLYMOUTH.

Incorporated June 11, 1828. Present number of corporators, 36.

WILLIAM S. DANFORTH, *President.*

JOHN J. RUSSELL, *Treasurer*

JAMES D. THURBER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

CHARLES S. DAVIS, CHARLES B. STODDARD,
WILLIAM S. DANFORTH, GEORGE E. MORTON,
JAMES MILLAR.

Open for business every business day, 9 A.M. to 1 P.M.; 2 to 3 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$240,500 00	Deposits,	\$2,301,251 94
Bank stock as per schedule, .	414,368 00	Guaranty fund,	115,000 00
Loans on bank stock,	10,900 00	Interest account,	48,395 49
Railroad bonds as per schedule, .	314,000 00	Profit and loss ac-	
Railroad notes,	100,000 00	count,	19,036 60
Real estate (for banking pur-		Suspense account,	225 00
poses),	37,490 80		
Real estate by foreclosure,	6,411 04		
Loans on real estate,	668,321 00		
Loans on personal security,	589,575 00		
Loans to counties, cities or towns			
(notes),	111,900 00		
Deposits in banks, on interest,	35,541 42		
Cash on hand,	4,901 77		
	\$2,483,909 03		\$2,483,909 03

Cash on Deposit in Banks, amount in each :—

National Bank of the Commonwealth, Boston,	\$13,998 70
Old Colony National Bank, Plymouth,	9,584 84
Plymouth National Bank, Plymouth,	11,957 88

Loans on Bank Stock, amount on each :—

On 15 shares Old Colony National Bank, Plymouth,	\$500 00
On 13 shares Plymouth National Bank, Plymouth,	1,300 00
On 9 shares Old Colony National Bank, Plymouth,	900 00

Plymouth Savings Bank — Continued.

On 3 shares Old Colony National Bank, Plymouth,	}	\$1,600 00
On 13 shares Plymouth National Bank, Plymouth,		
On 8 shares Old Colony National Bank, Plymouth,		800 00
On 5 shares Old Colony National Bank, Plymouth,		500 00
On 80 shares Traders' National Bank, Boston,		5,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s,	\$6,000	\$7,080 00	\$6,000 00
of Brockton, Mass., 4s,	16,000	16,320 00	16,000 00
of Canton, Ohio, 5s,	16,000	16,320 00	16,000 00*
of Fall River, Mass., 6s,	10,000	11,200 00	10,000 00
of Holyoke, Mass., 6s,	50,000	56,000 00	50,000 00
of Lynn, Mass., 6s,	13,000	13,000 00	13,000 00
of New Bedford, Mass., 7s,	10,000	12,600 00	10,000 00
of New London, Conn., 7s,	50,000	57,500 00	50,000 00
of Rockford, Ill., 4½s,	10,000	10,600 00	10,000 00
of Springfield, Ohio, 6s,	10,000	10,300 00	10,000 00
Town of Belmont, Mass., 4½s,	24,500	25,235 00	24,500 00
of West Springfield, Mass, 5s,	25,000	25,750 00	25,000 00
	\$240,500	\$261,905 00	\$240,500 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
7	Abington Nat'l B'k, Abington,	\$700	\$700 00	\$687 00
41	Atlantic National B'k, Boston,	4,100	5,000 00	4,100 00
234	Atlas National Bank, Boston, .	23,400	27,378 00	23,400 00
32	Blackstone Nat'l B'k, Boston,	3,200	3,200 00	2,112 00
139	Boston National Bank, Boston,	13,900	14,456 00	12,788 00
70	Boylston Nat'l Bank, Boston, .	7,000	8,750 00	7,000 00
42	Columbian Nat'l Bank, Boston,	4,200	4,336 00	4,200 00
108	N'l B'k of Commerce, Boston,	10,800	12,420 00	9,180 00
200	N'l B'k of the Commonwealth, Boston	20,000	26,000 00	18,500 00
80	National Eagle Bank, Boston,	8,000	6,640 00	7,000 00
106	Nat'l Exchange Bank, Boston,	10,600	13,356 00	10,600 00
100	First Ward Nat'l B'k, Boston,	10,000	12,700 00	7,000 00
28	Freeman's Nat'l Bank, Boston,	2,800	2,800 00	2,380 00
29	Globe Nat'l Bank, Boston, . .	2,900	2,610 00	2,494 00
53	Hamilton Nat'l Bank, Boston,	5,300	5,830 00	5,300 00
54	Howard Nat'l Bank, Boston, . .	5,400	5,184 00	5,022 00
100	Manufacturers' N'l B'k, Boston,	10,000	10,000 00	6,500 00

Plymouth Savings Bank — Continued.*Detailed Statement of Bank Stocks — Concluded.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
128	Market Nat'l Bank, Boston, .	\$12,800	\$10,880 00	\$10,240 00
85	Massachusetts N'l B'k, Boston,	8,500	8,245 00	8,000 00
225	Merchants' Nat'l Bank, Boston,	22,500	35,325 00	22,500 00
86	New England N'l B'k, Boston,	8,600	13,588 00	8,600 00
9	North National Bank, Boston,	900	1,044 00	900 00
120	N'l B'k of No. America, Boston,	12,000	13,800 00	10,800 00
55	Old Boston Nat'l Bank, Boston,	5,500	5,720 00	5,000 00
188	N'l B'k of the Republic, Boston,	18,800	29,892 00	18,800 00
120	Nat'l Revere Bank, Boston, .	12,000	11,400 00	10,800 00
270	Second Nat'l Bank, Boston, .	27,000	49,950 00	27,000 00
93	Shawmut Nat'l B'k, Boston, .	9,800	10,788 00	8,950 00
130	State Nat'l Bank, Boston, .	13,000	15,080 00	13,000 00
62	Suffolk Nat'l Bank, Boston, .	6,200	6,200 00	5,500 00
195	Tremont Nat'l Bank, Boston,	19,500	17,160 00	17,160 00
100	National Union Bank, Boston,	10,000	13,100 00	10,000 00
74	Nat'l Webster Bank, Boston, .	7,400	7,400 00	6,280 00
60	Brockton N'l Bank, Brockton,	6,000	6,000 00	6,000 00
100	Home Nat'l Bank, Brockton, .	10,000	10,000 00	9,000 00
60	Hingham N'l Bank, Hingham,	4,200	4,200 00	4,200 00
55	Railroad Nat'l Bank, Lowell, .	5,500	6,490 00	4,675 00
262	Old Colony N'l B'k, Plymouth,	26,200	39,300 00	26,200 00
184	Plymouth N'l Bank, Plymouth,	18,400	22,080 00	18,400 00
100	Third Nat'l Bank, Springfield,	10,000	20,000 00	10,000 00
171	Bristol Co. N'l Bank, Taunton,	17,100	22,230 00	17,100 00
84	National City Bank, Boston, .	8,400	6,888 00	7,000 00
		\$442,100	\$548,120 00	\$414,368 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	\$50,000	\$50,500 00	\$50,000 00
Conn. & Passumpsic Rivers R.R. 4s,	30,000	30,600 00	30,000 00
Fitchburg R.R. 4s,	50,000	49,250 00	47,000 00
Fitchburg R.R. 4½s,	40,000	40,400 00	40,000 00
Old Colony R.R. 4s,	13,000	13,650 00	13,000 00
Old Colony R.R. 6s,	20,000	20,600 00	20,000 00
Salem & Lowell R.R. 6s,	25,000	26,750 00	25,000 00
Upper Coos R.R. 4½s,	25,000	26,250 00	25,000 00
Maine Central & European & North American R.R. 4s,	20,000	20,200 00	19,000 00
Worcester, Nashua & Roch. R.R. 4s,	25,000	25,500 00	25,000 00
Maine Central R.R. 4½s,	10,000	11,100 00	10,000 00
Maine Central R.R. 4s,	10,000	10,250 00	10,000 00
	\$318,000	\$325,050 00	\$314,000 00

Plymouth Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$35,541 42	2 per cent.	\$30,000 00	4½ per cent.	\$153,550 00	5½ per cent.
25,000 00	3¼ "	100,900 00	4½ "	192,116 00	6 "
334,000 00	4 "	33,750 00	4½ "	1,575 00	6½ "
60,000 00	4½ "	490,355 00	5 "	9,400 00	7 "
50 00	4½ "				

Amount invested in real estate for banking purposes,	\$37,490 80
Estimated value of the same,	40,975 00
Assessed value of the same,	40,975 00
Value, by books, of other real estate held or owned by foreclosure or otherwise,	6,411 04
Assessed value of the same,	12,950 00
Number of loans which are of an amount not exceeding \$3,000 each, 221	
Aggregate amount of the same,	259,296 00
Total number of loans upon real estate,	271
Amount of investments from which no income is received,	57 50
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	129,404 50
Times for the dividends fixed by the by-laws: Monday preceding the first Tuesday in January and July.	
Rate and amount of each semi-annual dividend { 2½ per cent., \$55,752 06 } during the year ending Oct. 31, 1894, { 2½ per cent., 55,757 16 }	111,329 22
Number of accounts opened during the year ending Oct. 31, 1894,	442
Number of accounts closed during the year ending Oct. 31, 1894,	447
Total number of open accounts Oct. 31, 1894,	6,175
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	5,809 41
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	219,265 42
Number of same,	2,658
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	302,842 28
Number of same,	3,988
Date of examination by commissioner: September 7.	

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less,	1,836	\$39,294 75	To the credit —		
Exceeding \$50 and not more than \$100,	375	31,253 79	Of women, both adult and minor,	1,362	\$104,420 36
Exceeding \$100 and not more than \$200,	202	32,003 64	Of guardians,	4	1,600 00
Exceeding \$200 and not more than \$500,	179	65,077 33	Of religious and chari-table associations,	24	3,900 29
Exceeding \$500 and less than \$1,000,	44	29,635 91	In trust,	66	10,618 63
Of \$1,000 or more,	22	22,000 00			
Totals,	2,658	\$219,265 42			

PLYMOUTH FIVE CENTS SAVINGS BANK — PLYMOUTH.

Incorporated July 23, 1855. Present number of corporators, 39.

WILLIAM R. DREW, *President.* WILLIAM W. BREWSTER, *Treasurer.*
WILLIAM W. BREWSTER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

WM. W. BREWSTER, EDWARD B. ATWOOD,
EVERETT F. SHERMAN, WALTER L. BOYDEN,
THOMAS N. ELDRIDGE.

Open for business every business day, 9 A.M. to 1 P.M.; 2 to 3 P.M.; also Saturday,
7 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$135,000 00	Deposits, . . .	\$1,035,646 27
Bank stock as per schedule, .	55,700 00	Guaranty fund, .	45,691 98
Loans on bank stock, . . .	20,900 00	Interest account, .	15,317 90
Railroad bonds as per schedule,	99,987 50	Profit and loss ac-	
Real estate (for banking pur-		count, . . .	2,178 82
poses),	12,555 18		
Real estate by foreclosure, .	4,073 44		
Loans on real estate, . . .	495,135 00		
Loans on personal security, .	136,892 50		
Loans to counties, cities or towns			
(notes),	105,290 00		
Loans on depositors' books, .	100 00		
Deposits in banks, on interest, .	28,324 05		
Expense account,	1,655 39		
Suspense account,	189 19		
Cash on hand,	3,032 72		
	\$1,098,834 97		\$1,098,834 97

Cash on Deposit in Banks, amount in each:—

National Bank of the Commonwealth, Boston,	\$9,408 07
Old Colony National Bank, Plymouth,	8,778 46
Plymouth National Bank, Plymouth,	10,157 82

Plymouth Five Cents Savings Bank — Continued.

Loans on Bank Stock, amount on each : —

On 180 shares Mechanics' National Bank, Boston,	\$18,000 00
On 15 shares Columbian National Bank, Boston,	1,000 00
On 18 shares Plymouth National Bank, Plymouth,	500 00
On 2 shares Plymouth National Bank, Plymouth,	100 00
On 5 shares Old Colony National Bank, Plymouth,	500 00
On 6 shares Old Colony National Bank, Plymouth,	450 00
On 1 share Old Boston National Bank, Boston,	} 350 00
On 3 shares New England National Bank, Boston,	

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s,	\$9,000	\$10,665 00	\$9,000 00
of Bay City, Mich., 5s,	5,000	5,975 00	5,000 00
of Belfast, Me., 6s,	2,000	2,120 00	2,000 00*
of Brockton, Mass., 4s,	10,000	10,250 00	10,000 00
of Chicago, Ill., 4s,	5,000	5,100 00	5,000 00*
of Cleveland, Ohio, 5s,	5,000	5,375 00	5,000 00
of Grand Rapids, Mich., 5s,	5,000	5,025 00	5,000 00
of Lewiston, Me., 6s,	3,000	3,890 00	3,000 00
of New Bedford, Mass., 7s,	10,000	13,800 00	10,000 00
of New London, Conn., 7s,	12,000	13,860 00	12,000 00
of Providence, R. I., 5s,	1,000	1,085 00	1,000 00
of Springfield, Mass., 6s,	5,000	5,950 00	5,000 00
Town of Chicopee, Mass., 4s,	5,000	5,200 00	5,000 00
of Methuen, Mass., 6s,	3,000	3,045 00	3,000 00
of Weymouth, Mass., 4s,	15,000	15,600 00	15,000 00
of Whitman, Mass., 4s,	14,000	14,560 00	14,000 00
of Mansfield, Mass., 4s,	10,000	10,200 00	10,000 00
State of New Hampshire 6s,	1,000	1,047 50	1,000 00
City of Canton, Ohio, 5s,	5,000	5,600 00	5,000 00*
Town of Wakefield, Mass., 4s,	10,000	10,500 00	10,000 00
	\$135,000	\$148,347 50	\$135,000 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
25	Atlas National Bank, Boston,	\$2,500	\$2,925 00	\$2,500 00
22	Blackstone N'l Bank, Boston,	2,200	2,200 00	2,200 00
15	National City Bank, Boston,	1,500	1,280 00	1,500 00
8	N'l B'k of Commerce, Boston,	800	920 00	800 00
100	National Bank of the Com- monwealth, Boston,	10,000	13,000 00	10,000 00
18	Nat'l Exchange Bank, Boston,	1,800	2,281 50	1,800 00

Plymouth Five Cents Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
21	First Ward Nat'l B'k, Boston,	\$2,100	\$2,677 50	\$2,100 00
20	Market National Bank, Boston,	2,000	1,750 00	2,000 00
10	Merchants' N'l Bank, Boston, .	1,000	1,577 50	1,000 00
25	Metropolitan Nat'l B'k, Boston,	2,500	2,437 50	2,500 00
6	North National Bank, Boston,	600	696 00	600 00
15	N'l B'k of the Republic, Boston,	1,500	2,385 00	1,500 00
15	National Revere Bank, Boston,	1,500	1,428 75	1,500 00
5	Shoe & Leather N'l B'k, Boston,	500	450 00	500 00
20	Nat'l Webster Bank, Boston, .	2,000	2,000 00	2,000 00
20	Columbian Nat'l B'k, Boston,	2,000	2,070 00	2,000 00
14	Freeman's Nat'l Bank, Boston,	1,400	1,400 00	1,400 00
27	N'l B'k of Redemption, Boston,	2,700	3,395 00	2,700 00
20	State National Bank, Boston, .	2,000	2,320 00	2,000 00
20	Brockton N'l Bank, Brockton,	2,000	2,200 00	2,000 00
45	Plymouth Nat'l B'k, Plymouth,	4,500	5,175 00	4,500 00
76	Old Colony N'l B'k, Plymouth,	7,600	12,160 00	7,600 00
10	Third Nat'l Bank, Springfield,	1,000	1,750 00	1,000 00
		\$55,700	\$68,428 75	\$55,700 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$10,000	\$10,150 00	\$10,000 00
Cheshire R.R. 6s,	4,000	4,120 00	4,000 00
Concord & Montreal R.R. 4s, . .	10,000	10,200 00	10,000 00
Eastern R.R. 6s,	10,000	12,200 00	10,000 00
Old Colony R.R. 4½s,	10,000	10,550 00	10,000 00
Old Colony R.R. 6s,	6,000	6,210 00	6,000 00
Maine Central R.R. 7s,	10,000	13,500 00	10,000 00
Upper Coos R.R. 4½s,	10,000	10,500 00	10,000 00
Boston & Maine R.R. 4s,	10,006	10,200 00	9,987 50
Worcester, Nashua & Rochester R.R. 4s,	20,000	20,400 00	20,000 00
	\$100,000	\$108,030 00	\$99,987 50

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$28,324 05	2 per cent.	\$500 00	4½ per cent.	\$26,547 50	5½ per cent.
173,400 00	4 "	291,430 00	5 "	225,920 00	6 "
40,520 00	4½ "				

Plymouth Five Cents Savings Bank — Concluded.

Amount invested in real estate for banking purposes,	\$12,555 18
Estimated value of the same,	13,000 00
Assessed value of the same,	14,800 00
Net income received from same during year ending Oct. 31, 1894,	127 72
Value, by books, of other real estate held or owned by foreclosure or otherwise,	4,073 44
Assessed value of the same,	5,740 00
Number of loans which are of an amount not exceeding \$3,000 each, 377	
Aggregate amount of the same,	326,160 00
Total number of loans upon real estate,	405
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	52,115 18
Times for the dividends fixed by the by-laws: second Tuesday in January and July.	
Rate and amount of each semi-annual dividend { 2 per cent., \$19,251 02 } during the year ending Oct. 31, 1894, . . . { 2 per cent., 19,837 45 }	38,588 47
Number of accounts opened during the year ending Oct. 31, 1894,	459
Number of accounts closed during the year ending Oct. 31, 1894,	296
Total number of open accounts Oct. 31, 1894,	3,772
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	3,799 17
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	157,085 13
Number of same,	2,608
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	147,510 74
Number of same,	1,888
Date of examination by commissioner: May 22.	

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less,	2,013	\$33,099 60	To the credit —		
Exceeding \$50 and not more than \$100,	280	22,458 54	Of women, both adult and minor,	1,043	\$69,975 64
Exceeding \$100 and not more than \$200,	153	24,398 91	Of guardians,	3	1,222 16
Exceeding \$200 and not more than \$500,	120	41,613 23	Of religious and charitable associations,	30	1,621 22
Exceeding \$500 and less than \$1,000,	23	16,514 85	In trust,	69	9,788 00
Of \$1,000 or more,	19	19,000 00			
Totals,	2,608	\$157,085 13			

PROVIDENT INSTITUTION FOR SAVINGS IN THE TOWN
OF BOSTON — BOSTON.

Incorporated Dec. 13, 1816. Present number of corporators, 115.

HENRY LEE, *President.*

C. J. MORRILL, *Treasurer.*

HENRY PARKMAN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

WILLIAM S. DEXTER,	R. H. STEVENSON,
I. GOODWIN WHITNEY,	AUGUSTUS LOWELL,
LOUIS CURTIS,	CHAS. U. COTTING,
C. W. AMORY,	HENRY WHITMAN.

Open for business every business day, 9 A.M. to 2 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$9,539,500 00	Deposits,	\$34,503,806 61
Loan on public funds,	50,000 00	Guaranty fund, . .	1,351,500 00
Bank stock as per schedule, . .	1,253,400 00	Interest account, . .	237,697 16
Loans on bank stock,	111,500 00	Profit and loss ac-	
Railroad bonds as per schedule, .	4,695,000 00	count,	138,877 83
Loans on railroad stock,	52,000 00	Suspense account, .	771 24
Real estate (for banking pur-			
poses),	80,000 00		
Loans on real estate,	11,245,217 00		
Loans on personal security, . . .	6,823,800 00		
Loans to counties, cities or towns			
(notes),	1,674,820 00		
Deposits in banks, on interest, .	636,871 63		
Expense account,	17,706 54		
Cash on hand,	52,837 66		
	\$36,232,652 83		\$36,232,652 83

Cash on Deposit in Banks, amount in each : —

Merchants' National Bank, Boston,	\$201,745 37
Third National Bank, Boston,	73,583 29
National Exchange Bank, Boston,	73,552 27
National Union Bank, Boston,	104,610 99
Old Boston National Bank, Boston,	102,070 99
National Webster Bank, Boston,	27,044 54
Old Colony Trust Company, Boston,	54,264 18

Provident Institution for Savings, etc., Boston — Continued.

Loan on Public Funds : —

On \$13,000 City of Holyoke, Mass., 4s,	} \$50,000 00
On \$6,000 City of Laconia, N. H., 4s,	.	.	.	.	.	.	.
On \$5,000 County of Middlesex, Mass., 4s,	.	.	.	.	.	.	.
On \$2,000 City of Stamford, Conn., 4s,	.	.	.	.	.	.	.
On \$19,000 City of Medford, Mass., 4s,	.	.	.	.	.	.	.
On \$3,000 Town of Boothbay Harbor, Me., 4s,	.	.	.	.	.	.	.
On \$5,000 City of Meriden, Conn., 3½s,	.	.	.	.	.	.	.
On \$1,000 City of Nashua, N. H., 4s,	

Loans on Bank Stock, amount on each : —

On 200 shares Merchants' National Bank, Boston,	.	.	.	.	.	.	} \$70,000 00
On 250 shares Old Colony Trust Company, Boston,	.	.	.	.	.	.
On 250 shares Bay State Trust Company, Boston,	.	.	.	.	.	.
On 189 shares National Bank of North America, Boston,	.	.	.	.	.	.	16,000 00
On 274 shares Fourth National Bank, Boston,	.	.	.	.	.	.	25,500 00

Loans on Railroad Stock, amount on each : —

On 200 shares Boston & Albany R.R.,	.	.	.	.	.	.	\$30,000 00
On 306 shares Maine Central R.R.,	.	.	.	.	.	.	22,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Attleborough, Mass., 4s,	\$25,000	\$25,875 00	\$25,000 00
of Beverly, Mass., 4s,	200,000	206,000 00	200,000 00
of Burlington, Vt., 4s,	100,000	104,000 00	100,000 00
of Braintree, Mass., 4s,	24,000	24,840 00	24,000 00
of Cranston, R. I., 4s,	50,000	51,250 00	50,000 00
of Cumberland, R. I., 4s,	85,000	85,850 00	85,000 00
of Everett, Mass., 4s,	50,000	51,500 00	50,000 00
of Foxborough, Mass., 4s,	55,000	56,100 00	55,000 00
of Great Barrington, Mass., 4s,	35,000	35,700 00	35,000 00
of Grafton, Mass., 4s,	64,000	65,280 00	64,000 00
of Lincoln, R. I., 4s,	90,000	90,900 00	90,000 00
of Plymouth, Mass., 4s,	56,000	56,840 00	56,000 00
of St. Albans, Vt., 3½s,	60,000	58,500 00	60,000 00
of Ware, Mass., 4s,	37,500	37,875 00	37,500 00
of Wellesley, Mass., 4s,	100,000	102,500 00	100,000 00
of Westbrook, Me., 3¾s,	14,000	13,860 00	14,000 00
City of Boston, Mass., 4s,	3,448,000	3,713,437 50	3,448,000 00
of Cambridge, Mass., 4s,	100,000	101,500 00	100,000 00
of Chelsea, Mass., 4s,	131,000	134,930 00	131,000 00
of Concord, N. H., 4s,	206,000	211,530 00	206,000 00
of Haverhill, Mass., 4s,	50,000	52,250 00	50,000 00
of Holyoke, Mass., 4s,	161,000	167,842 50	161,000 00
of Lowell, Mass., 4s,	495,000	522,225 00	495,000 00
of Manchester, N. H., 4s,	205,000	209,600 00	205,000 00
of Manchester, N. H., 6s,	36,000	39,060 00	36,000 00
of Meriden, Conn., 4s,	50,000	50,500 00	50,000 00
of New Haven, Conn., 3½s,	79,000	79,000 00	79,000 00

Provident Institution for Savings, etc., Boston — Continued.

Detailed Statement of Public Funds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
City of New Haven, Conn., 4s, .	\$275,000	\$291,500 00	\$275,000 00
of New York, N. Y., 6s, .	50,000	52,500 00	50,000 00
of North Adams, Mass., 3½s, .	104,000	101,920 00	104,000 00
of Pawtucket, R. I., 4s, .	400,000	404,000 00	400,000 00
of Providence, R. I., 4s, .	1,000,000	1,122,800 00	1,000,000 00
of Rochester, N. H., 4s, .	160,000	164,000 00	160,000 00
of Somerville, Mass., 4s, .	103,000	105,830 00	103,000 00
of Somerville, Mass., 4½s, .	99,000	100,980 00	99,000 00
of Springfield, Mass., 4s, .	129,000	134,870 00	129,000 00
of Woonsocket, R. I., 4s, .	300,000	300,000 00	300,000 00
County of Grafton, N. H., 4s, .	30,000	30,150 00	30,000 00
of Strafford, N. H., 4s, .	130,000	131,625 00	130,000 00
Town of Chicopee, Mass., 4s, .	53,000	54,060 00	53,000 00
City of Lowell, Mass., 4½s, .	124,000	127,100 00	124,000 00
of Quincy, Mass., 4s, .	130,000	135,850 00	130,000 00
of Rutland, Vt., 4s, .	150,000	156,750 00	150,000 00
of Stamford, Conn., 4s, .	96,000	99,840 00	96,000 00
State of Massachusetts 3½s, .	200,000	211,000 00	200,000 00
	\$9,539,500	\$10,073,220 00	\$9,539,500 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
246	Atlantic N'l Bank, Boston,	\$24,600	\$30,196 50	\$24,600 00
675	Atlas Nat'l Bank, Boston, .	67,500	78,975 00	67,500 00
428	Columbian N'l B'k, Boston,	42,800	44,298 00	42,800 00
75	National Bank of Com- merce, Boston, .	7,500	8,625 00	7,500 00
668	Continental N'l B'k, Boston,	66,800	76,820 00	66,800 00
315	Nat'l City Bank, Boston, .	31,500	25,830 00	31,500 00
592	Hamilton N'l B'k, Boston,	59,200	65,416 00	59,200 00
225	National Hide & Leather Bank, Boston, .	22,500	24,187 50	22,500 00
225	Massachusetts Nat'l Bank, Boston, .	22,500	21,993 75	22,500 00
543	Market Nat'l Bank, Boston,	54,300	46,155 00	54,300 00
1000	Merchants' N'l B'k, Boston,	100,000	157,750 00	100,000 00
349	New England Nat'l Bank, Boston, .	34,900	55,229 25	34,900 00
524	North Nat'l Bank, Boston,	52,400	60,784 00	52,400 00
350	Old Boston N'l B'k, Boston,	35,000	36,575 00	35,000 00
150	National Bank of the Re- public, Boston, .	15,000	23,850 00	15,000 00
332	Nat'l Revere Bank, Boston,	33,200	31,623 00	33,200 00

Provident Institution for Savings, etc., Boston — Continued.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
848	Second Nat'l Bank, Boston,	\$84,800	\$156,880 00	\$84,800 00
284	Shawmut N'l B'k, Boston,	28,400	33,015 00	28,400 00
561	State Nat'l Bank, Boston, .	56,100	65,076 00	56,100 00
450	Suffolk Nat'l Bank, Boston,	45,000	45,056 25	45,000 00
500	Shoe & Leather National Bank, Boston,	50,000	45,062 50	50,000 00
1000	Tremont N'l Bank, Boston,	100,000	88,000 00	100,000 00
312	Nat'l Union Bank, Boston,	31,200	41,886 00	31,200 00
666	N'l Webster Bank, Boston,	66,600	64,768 50	66,600 00
401	Washington N'l B'k, Boston,	40,100	43,709 00	40,100 00
450	Nat'l Eagle Bank, Boston,	45,000	37,462 50	45,000 00
50	First Nat'l Bank, Boston, .	5,000	11,900 00	5,000 00
315	Globe Nat'l Bank, Boston,	31,500	28,350 00	31,500 00
		\$1,253,400	\$1,449,473 75	\$1,253,400 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 6s,	\$100,000	\$101,000 00	\$100,000 00
Boston, Clinton & Fitchburg R.R. 5s,	550,000	621,500 00	550,000 00
Boston & Lowell R.R. 4s,	616,000	623,320 00	616,000 00
Boston & Lowell R.R. 4½s,	20,000	20,900 00	20,000 00
Boston & Maine R.R. 4s,	1,174,000	1,179,870 00	1,174,000 00
Boston & Providence R.R. 4s,	150,000	156,000 00	150,000 00
Eastern R.R. 6s,	265,000	320,650 00	265,000 00
Fitchburg R.R. 5s,	650,000	682,500 00	650,000 00
Old Colony R.R. 4½s,	200,000	203,000 00	200,000 00
Old Colony & Newport R.R. 6s,	250,000	260,000 00	250,000 00
Connecticut River R.R. 4s,	250,000	260,000 00	250,000 00
Old Colony R.R. 4s,	460,000	478,400 00	460,000 00
Old Colony R.R. 6s,	10,000	10,100 00	10,000 00
	\$4,695,000	\$4,917,240 00	\$4,695,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$636,871 63	2 per cent.	\$1,601,000 00	3½ per cent.	\$9,453,812 00	4 per cent.
700,000 00	2½ "	233,000 00	3¾ "	323,800 00	4½ "
50,000 00	2¾ "	195 020 00	3 "	5,225,000 00	4½ "
182,000 00	3 "	1,180,000 00	3½ "	114,500 00	4½ "
684,405 00	5 "	14,800 00	6 "		

Provident Institution for Savings, etc., Boston — Concluded.

Amount invested in real estate for banking purposes,	\$80,000 00
Estimated value of the same,	460,000 00
Assessed value of the same,	460,000 00
Number of loans which are of an amount not exceeding \$3,000 each,	50
Aggregate amount of the same,	103,505 00
Total number of loans upon real estate,	350
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	1,571,508 83
Times for the dividends fixed by the by-laws: third Wednesday in January and July.	
Rate and amount of each semi-annual dividend { 2 per cent., \$635,299 13 } during the year ending Oct. 31, 1894, { 1½ per cent, 485,533 84 }	1,120,832 97
Number of accounts opened during the year ending Oct. 31, 1894,	10,953
Number of accounts closed during the year ending Oct. 31, 1894,	8,983
Total number of open accounts Oct. 31, 1894,	90,883
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	52,562 27
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	5,966,055 62
Number of same,	80,752
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	6,005,755 60
Number of same,	75,574
Date of examination by commissioner: December 18.	

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less,	57,477	\$1,414,044 00	To the credit —		
Exceeding \$50 and not more than \$100,	12,263	958,408 62	Of women, both adult and minor,	49,202	\$3,022,408 00
Exceeding \$100 and not more than \$200,	5,153	770,958 00	Of guardians,	9	1,912 00
Exceeding \$200 and not more than \$500,	3,874	1,847,682 00	Of religious and charitable associations,	30	8,174 00
Exceeding \$500 and less than \$1,000,	1,324	813,868 00	In trust,	6,122	252,799 00
Of \$1,000 or more,	661	661,095 00			
Totals,	80,752	\$5,966,055 62			

PROVIDENT INSTITUTION FOR SAVINGS IN THE TOWNS
OF SALISBURY AND AMESBURY — AMESBURY.

Incorporated Feb. 28, 1828. Present number of corporators, 33.

AZOR O. WEBSTER, *President.* ALFRED C. WEBSTER, *Treasurer.*
CHARLES L. ALLEN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

AZOR O. WEBSTER, M. D. F. STERRER,
GEO. F. BAGLEY.

Open for business every business day, except Saturday, 9 A.M. to 12 M.; 2 to 4 P.M.;
Saturday, 9 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$466,000 00	Deposits,	\$2,318,064 82
Bank stock as per schedule, .	146,475 00	Guaranty fund,	105,000 00
Loans on bank stock,	1,600 00	Interest account,	152,664 73
Railroad bonds as per schedule, .	187,000 00		
Real estate (for banking pur- poses),	5,000 00		
Real estate by foreclosure,	1,424 06		
Loans on real estate,	672,200 00		
Loans on personal security,	879,400 00		
Loans to counties, cities or towns (notes),	112,000 00		
Deposits in banks, on interest,	99,050 13		
Expense account,	2,288 88		
Cash on hand,	3,291 48		
	<hr/>		<hr/>
	\$2,575,729 55		\$2,575,729 55

Cash on Deposit in Banks, amount in each : —
Boston Safe Deposit and Trust Company, Boston, \$27,196 69
Powow River National Bank, Amesbury, 71,853 44

Loans on Bank Stock, amount on each : —
On 5 shares Powow River National Bank, Amesbury, \$500 00
On 5 shares Powow River National Bank, Amesbury, 500 00
On 6 shares First National Bank, Merrimac, 600 00

Provident Institution for Savings, etc., Amesbury — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 6s,	\$20,000	\$20,900 00	\$20,000 00
City of Bangor, Me., 6s,	45,000	52,650 00	45,000 00
of Cambridge, Mass., 4s,	30,000	30,000 00	30,000 00
of Cambridge, Mass., 6s,	9,000	10,330 00	9,000 00
of Chelsea, Mass., 4s,	50,000	50,000 00	50,000 00
of Chicago, Ill., 4s,	75,000	75,000 00	75,000 00*
of Cleveland, Ohio, 4s,	40,000	40,000 00	40,000 00
of Des Moines, Iowa, 4½s,	19,000	19,000 00	19,000 00
of Fall River, Mass., 4s,	20,000	20,000 00	20,000 00
of Fall River, Mass., 5s,	10,000	11,000 00	10,000 00
of Fall River, Mass., 6s,	20,000	22,350 00	20,000 00
of Holyoke, Mass., 6s,	5,000	5,500 00	5,000 00
of Lynn, Mass., 4s,	30,000	30,000 00	30,000 00
of Manchester, N. H., 6s,	10,000	10,837 00	10,000 00
of Marlborough, Mass., 4s,	30,000	30,000 00	30,000 00
of Newton, Mass., 6s,	2,000	2,340 00	2,000 00
of Portland, Me., 6s,	30,000	36,000 00	30,000 00
of Springfield, Mass., 6s,	10,000	11,600 00	10,000 00
Town of Melrose, Mass., 4s,	11,000	11,000 00	11,000 00
	\$466,000	\$488,507 00	\$466,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
120	Powow River National Bank, Amesbury,	\$12,000	\$18,000 00	\$12,000 00
75	Atlas Nat'l Bank, Boston,	7,500	8,625 00	7,500 00
22	Atlantic Nat'l Bank, Boston,	2,200	2,640 00	2,200 00
40	Blackstone Nat'l Bank, Boston,	4,000	4,000 00	4,000 00
35	Boylston Nat'l Bank, Boston,	3,500	4,375 00	3,500 00
10	National City Bank, Boston,	1,000	800 00	1,000 00
35	Columbian Nat'l Bank, Boston,	3,500	3,500 00	3,500 00
30	N'l B'k of Commerce, Boston,	3,000	3,450 00	3,000 00
100	N'l B'k of the Commonwealth, Boston,	10,000	13,000 00	10,000 00
35	National Eagle Bank, Boston,	3,500	2,905 00	3,500 00
42	Eliot Nat'l Bank, Boston,	4,200	5,460 00	4,200 00
50	Nat'l Exchange Bank, Boston,	5,000	6,250 00	5,000 00
26	Faneuil Hall N'l Bank, Boston,	2,600	3,380 00	2,600 00
15	First National Bank, Boston,	1,500	3,525 00	1,500 00
50	First Ward N'l Bank, Boston,	5,000	6,350 00	5,000 00
25	Globe National Bank, Boston,	2,500	2,250 00	2,500 00
75	N'l Hide & Leather B'k, Boston,	7,500	7,875 00	7,500 00

Provident Institution for Savings, etc., Amesbury — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
40	Howard Nat'l Bank, Boston, .	\$4,000	\$3,840 00	\$4,000 00
35	Merchants' Nat'l Bank, Boston,	3,500	5,425 00	3,500 00
15	New England N'l B'k, Boston,	1,500	2,355 00	1,500 00
21	Old Boston Nat'l B'k, Boston, .	2,100	2,205 00	2,100 00
50	N'l B'k of Redemption, Boston,	5,000	6,250 00	5,000 00
80	N'l B'k of the Republic, Boston,	8,000	12,560 00	8,000 00
75	National Revere Bank, Boston,	7,500	7,125 00	7,500 00
18	Second Nat'l Bank, Boston, .	1,800	3,240 00	1,800 00
49	Shawmut Nat'l Bank, Boston, .	4,900	5,685 00	4,900 00
25	Shoe & Leather N'l B'k, Boston,	2,500	2,250 00	2,500 00
35	State National Bank, Boston, .	3,500	4,025 00	3,500 00
57	Suffolk Nat'l Bank, Boston, .	5,700	5,700 00	5,700 00
49	Tremont Nat'l Bank, Boston, .	4,900	4,312 00	4,900 00
25	Nat'l Union Bank, Boston, .	2,500	3,300 00	2,500 00
26	National Webster B'k, Boston,	2,600	2,522 00	2,600 00
25	Georgetown National Bank, Georgetown,	2,500	2,500 00	2,500 00
45	Bay State N'l B'k, Lawrence, .	3,375	4,387 00	3,375 00
21	Railroad Nat'l Bank, Lowell, .	2,100	2,709 00	2,100 00
		\$146,475	\$176,725 00	\$146,475 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$30,000	\$30,600 00	\$30,000 00
Boston & Maine R.R. 4s, . . .	15,000	15,300 00	15,000 00
Eastern R.R. 6s,	42,000	50,400 00	42,000 00
Fitchburg R.R. 4s,	25,000	25,000 00	25,000 00
Boston & Maine R.R. 4½s, . . .	25,000	27,500 00	25,000 00
Sullivan County R.R. 4s, . . .	40,000	40,000 00	40,000 00
Worcester, Nashua & Roch. R.R. 4s,	10,000	10,000 00	10,000 00
	\$187,000	\$198,800 00	\$187,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$27,196 69	2½ per cent.	\$358,500 00	4½ per cent.	\$2,500 00	6½ per cent.
21,853 44	3½ "	72,600 00	4¾ "	66,900 00	7 "
362,000 00	4 "	119,800 00	5 "	500 00	7½ "
50,000 00	4½ "	105,900 00	5½ "	16,800 00	8 "
155,000 00	4¾ "	404,800 00	6 "		

Provident Institution for Savings, etc., Amesbury — Concluded.

Amount invested in real estate for banking purposes,	\$5,000 00
Estimated value of the same,	8,000 00
Assessed value of the same,	5,000 00
Net income received from same during year ending Oct. 31, 1894, . . .	120 00
Value, by books, of other real estate held or owned by foreclosure or otherwise,	1,424 06
Assessed value of the same,	900 00
Net income received from same during year ending Oct. 31, 1894, . . .	6 14
Number of loans which are of an amount not exceeding \$3,000 each, 407	
Aggregate amount of the same,	347,900 00
Total number of loans upon real estate,	399
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	131,033 36
Times for the dividends fixed by the by-laws: third Wednesday in April and October.	
Rate and amount of each semi-annual dividend { 2 per cent., \$44,619 49 } during the year ending Oct. 31, 1894, . . . { 2 per cent., 44,501 41 }	89,120 90
Number of accounts opened during the year ending Oct. 31, 1894, 452	
Number of accounts closed during the year ending Oct. 31, 1894, 365	
Total number of open accounts Oct. 31, 1894,	6,429
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	4,785 85
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	244,436 00
Number of same,	3,199
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	287,912 52
Number of same,	4,249
Date of examination by commissioner: September 11.	

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num- ber.	Amount.		Num- ber.	Amount.
Of \$50 and less,	2,336	\$48,181 00	To the credit—		
Exceeding \$50 and not more than \$100,	435	35,671 00	Of women, both adult and minor,	1,660	\$133,229 00
Exceeding \$100 and not more than \$200,	192	29,520 00	Of guardians,	7	411 00
Exceeding \$200 and not more than \$500,	164	60,280 00	Of religious and charitable associations,	48	17,313 00
Exceeding \$500 and less than \$1,000,	49	33,565 00	In trust,	16	2,916 00
Of \$1,000 or more,	23	37,219 00			
Totals,	3,199	\$244,436 00			

Quincy Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Needham, Mass., 4s, .	\$22,000	\$22,660 00	\$22,000 00
of Orange, Mass., 4s, .	8,000	8,240 00	8,000 00
of Pawtucket, R. I., 5s, .	5,000	5,200 00	5,000 00
of Randolph, Mass., 4s, .	10,000	10,400 00	10,000 00
of Weymouth, Mass., 4s, .	20,000	20,600 00	20,000 00
City of Providence, R. I., 5s, .	5,000	5,300 00	5,000 00
of Waltham, Mass., 4s, .	30,000	30,600 00	30,000 00
Town of Canton, Mass., 4s, .	24,000	24,720 00	24,000 00
of Stoughton, Mass., 4s, .	25,000	25,500 00	25,000 00
	\$149,000	\$153,220 00	\$149,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
8	Washington Nat'l B'k, Boston,	\$800	\$872 00	\$844 00
18	N'l Hide & Leather B'k, Boston,	1,800	1,935 00	1,839 00
17	Eliot National Bank, Boston, .	1,700	2,227 00	1,706 20
20	Nat'l Exchange Bank, Boston,	2,000	2,535 00	2,475 33
13	Nat'l Webster Bank, Boston, .	1,300	1,300 00	1,300 00
33	Boston Nat'l Bank, Boston, .	3,300	3,432 00	3,338 08
62	Atlas National Bank, Boston, .	6,200	7,254 00	6,909 25
25	Merchants' Nat'l Bank, Boston,	2,500	3,943 75	2,657 50
26	State National Bank, Boston, .	2,600	3,016 00	2,800 00
30	North National Bank, Boston,	3,000	3,480 00	3,450 00
67	N'l B'k of No. America, Boston,	6,700	7,705 00	6,925 00
75	N'l B'k of the Republic, Boston,	7,500	11,925 00	9,600 00
250	Manufacturers' N'l B'k, Boston,	25,000	25,000 00	25,655 00
18	National Revere Bank, Boston,	1,800	1,710 00	1,991 75
19	National City Bank, Boston, .	1,900	1,558 00	2,244 00
74	Tremont Nat'l Bank, Boston, .	7,400	6,512 00	8,468 50
34	Shoe & Leather N'l B'k, Boston,	3,400	2,977 00	3,587 00
50	New England N'l B'k, Boston,	5,000	7,912 50	6,525 00
200	Nat'l Granite Bank, Quincy, .	20,000	28,000 00	23,795 38
133	N'l Mt. Wollaston B'k, Quincy,	13,300	17,955 00	15,110 00
26	Nat'l Rockland Bank, Boston, .	2,600	3,705 00	3,692 00
		\$119,800	\$144,954 25	\$134,912 99

Quincy Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	\$25,000	\$25,250 00	\$25,000 00
Boston & Maine R.R. 4s,	30,000	30,300 00	30,000 00
Fitchburg R.R. 4s,	44,000	43,560 00	44,000 00
Fitchburg R.R. 5s,	5,000	5,150 00	5,000 00
Old Colony R.R. 4s,	10,000	10,100 00	10,000 00
Vermont & Massachusetts R.R., 5s, .	25,000	26,250 00	25,000 00
Boston & Albany R.R. 4s,	25,000	26,500 00	25,000 00
Conn. & Passumpsic Rivers R.R. 4s,	25,000	25,500 00	25,000 00
Worcester, Nashua & Rochester R.R. 4s,	25,000	25,250 00	25,000 00
	\$214,000	\$217,860 00	\$214,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$53,327 68	2 per cent.	\$10,000 00	4½ per cent.	\$7,201 60	7 per cent.
215,000 00	4 “	481,825 00	5 “	1,000 00	7½ “
48,000 00	4½ “	60,725 00	5½ “	600 00	7½ “
192,571 00	4½ “	347,740 00	6 “		

Amount invested in real estate for banking purposes,	\$18,000 00
Estimated value of the same,	18,000 00
Assessed value of the same,	11,000 00
Net income received from same during year ending Oct. 31, 1894, . . .	1,012 43
Value, by books, of other real estate held or owned by foreclosure or other- wise,	18,076 52
Assessed value of the same,	34,925 00
Net income received from same during year ending Oct. 31, 1894, . . .	559 92
Number of loans which are of an amount not exceeding \$3,000 each, 330	
Aggregate amount of the same,	427,462 00
Total number of loans upon real estate,	370
Amount of investments from which no income is received,	6,907 50
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	93,977 12
Times for the dividends fixed by the by-laws: first Tuesday in April and October.	
Rate and amount of each semi-annual divi- { 2 per cent., \$33,459 03 } dend during the year ending Oct. 31, 1894, { 2 per cent., 34,310 06 }	67,769 09
Number of accounts opened during the year ending Oct. 31, 1894, 796	
Number of accounts closed during the year ending Oct. 31, 1894, 578	
Total number of open accounts Oct. 31, 1894,	7,117

Quincy Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	\$4,832 19
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	396,306 04
Number of same,	5,912
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	378,291 13
Number of same,	5,446
Date of examination by commissioner: March 2.	

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num- ber.	Amount.		Num- ber.	Amount.
Of \$50 and less,	4,452	\$102,694 27	To the credit —		
Exceeding \$50 and not more than \$100,	754	69,599 81	Of women, both adult and minor,	2,682	\$167,880 72
Exceeding \$100 and not more than \$200,	356	54,651 48	Of guardians,	47	6,036 12
Exceeding \$200 and not more than \$500,	242	85,673 18	Of religious and charitable associations,	93	7,147 61
Exceeding \$500 and less than \$1,000,	73	52,112 30	In trust,	140	21,729 42
Of \$1,000 or more,	35	41,573 00			
Totals,	5,912	\$396,306 04			

RANDOLPH SAVINGS BANK — RANDOLPH.

Incorporated April 14, 1851. Present number of corporators, 43.
J. WHITE BELCHER, *President.* HIRAM C. ALDEN, *Treasurer.*
HIRAM C. ALDEN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :
CHARLES H. HOWARD, CHAS. G. HATHAWAY,
HIRAM C. ALDEN, J. WINSOR PRATT,
JOHN J. CRAWFORD.

Open for business every business day, 9 A.M. to 1 P.M; 2 to 3 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$170,000 00	Deposits,	\$1,126,009 31
Bank stock as per schedule, .	197,000 00	Guaranty fund,	55,978 10
Railroad bonds as per schedule, .	258,000 00	Interest account,	14,920 57
Loans on real estate,	273,455 40		
Loans on personal security,	201,640 00		
Loans to counties, cities or towns (notes),	50,450 00		
Deposits in banks, on interest,	36,785 29		
Real estate,	145 88		
Cash on hand,	9,431 41		
	\$1,196,907 98		\$1,196,907 98

Cash on Deposit in Banks, amount in each : —

National Exchange Bank, Boston,	\$27,350 16
Home National Bank, Brockton,	9,435 13

Randolph Savings Bank—Continued.*Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Abington, Mass., 4s, . . .	\$7,000	\$7,096 25	\$7,000 00
of Fort Fairfield, Me., 6s, . . .	10,000	10,000 00	10,000 00
of Randolph, Mass., 4s, . . .	30,000	30,450 00	30,000 00
of Rockland, Mass., 4s, . . .	12,000	12,360 00	12,000 00
of Rockingham, Vt, 4s, . . .	1,000	1,000 00	1,000 00
of South Abington, Mass., 4s, . . .	5,000	5,175 00	5,000 00
of Winchester, Mass., 4s, . . .	5,000	5,075 00	5,000 00
City of Brockton, Mass., 5s, . . .	25,000	25,875 00	25,000 00
of Cleveland, Ohio, 4s, . . .	18,000	18,360 00	18,000 00
of Dayton, Ohio, 4s, . . .	25,000	25,093 75	25,000 00*
of Lawrence, Mass., 6s, . . .	7,000	7,000 00	7,000 00
of Pawtucket, R. I., 4s, . . .	10,000	10,050 00	10,000 00
of Springfield, Mass., 7s, . . .	15,000	18,600 00	15,000 00
	\$170,000	\$176,135 00	\$170,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value	Amount Invested.
97	Atlantic Nat'l Bank, Boston, . . .	\$9,700	\$11,906 75	\$9,700 00
50	Atlas National Bank, Boston, . . .	5,000	5,850 00	5,000 00
64	Blackstone N'l Bank, Boston, . . .	6,400	6,408 00	6,400 00
52	Central National Bank, Boston, . . .	5,200	6,604 00	5,200 00
66	N'l B'k of Commerce, Boston, . . .	6,600	7,590 00	6,600 00
50	Nat'l City Bank, Boston, . . .	5,000	4,100 00	5,000 00
126	N'l B'k of the Commonwealth, Boston,	12,600	16,411 50	12,600 00
50	Boston National Bank, Boston, . . .	5,000	5,200 00	5,000 00
50	Continental Nat'l B'k, Boston, . . .	5,000	5,760 00	5,000 00
50	National Eagle Bank, Boston, . . .	5,000	4,162 00	5,000 00
20	Eliot National Bank, Boston, . . .	2,000	2,620 00	2,000 00
50	Everett Nat'l Bank, Boston, . . .	5,000	4,162 00	5,000 00
27	Nat'l Exchange Bank, Boston, . . .	2,700	3,422 25	2,700 00
25	Freeman's Nat'l Bank, Boston, . . .	2,500	2,500 00	2,500 00
50	Hamilton Nat'l Bank, Boston, . . .	5,000	5,525 00	5,000 00
100	N'l Hide & Leather B'k, Boston, . . .	10,000	10,750 00	10,000 00
46	Howard Nat'l Bank, Boston, . . .	4,600	4,450 00	4,600 00
25	Manufacturers' N'l B'k, Boston, . . .	2,500	2,500 00	2,500 00
50	Market Nat'l Bank, Boston, . . .	5,000	4,250 00	5,000 00
150	Merchants' Nat'l Bank, Boston, . . .	15,000	23,662 50	15,000 00
8	Metropolitan N'l B'k, Boston, . . .	800	780 00	800 00
50	New England N'l B'k, Boston, . . .	5,000	7,912 50	5,000 00
70	North National Bank, Boston, . . .	7,000	8,120 00	7,000 00
50	N'l B'k of No. America, Boston, . . .	5,000	5,750 00	5,000 00

Randolph Savings Bank — Continued.

Detailed Statement of Bank Stocks— Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
150	N'l B'k of Redemption, Boston,	\$15,000	\$18,862 50	\$15,000 00
80	Shawmut Nat'l Bank, Boston,	3,000	3,487 50	3,000 00
37	Nat'l Revere Bank, Boston, .	3,700	3,524 25	3,700 00
46	State National Bank, Boston. .	4,600	4,756 00	4,600 00
25	Third National Bank, Boston,	2,500	2,233 75	2,500 00
25	Tremont Nat'l Bank, Boston, .	2,500	2,200 00	2,500 00
25	Nat'l Union Bank, Boston, .	2,500	3,356 25	2,500 00
6	Nat'l Webster Bank, Boston, .	600	600 00	600 00
14	Winthrop Nat'l Bank, Boston,	1,400	1,631 00	1,400 00
50	Home Nat'l Bank, Brockton, .	5,000	8,750 00	5,000 00
97	Central Nat'l Bank, Lynn, .	9,700	15,520 00	9,700 00
35	Nat'l City Bank, Lynn, .	3,500	6,125 00	3,500 00
16	Blue Hill Nat'l Bank, Milton,	1,600	1,776 00	1,600 00
25	Taunton Nat'l Bank, Taunton,	2,500	3,625 00	2,500 00
13	Union Nat'l Bank, Weymouth,	1,300	1,326 00	1,300 00
		\$197,000	\$238,161 25	\$197,000 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . .	\$20,000	\$20,400 00	\$20,000 00
Boston & Maine R.R. 4s, . .	48,000	48,480 00	48,000 00
Concord & Montreal R.R. 4s, . .	25,000	25,625 00	25,000 00
Fitchburg R.R. 4s,	10,000	9,900 00	10,000 00
Maine Central R.R. 7s,	10,000	13,600 00	10,000 00
Old Colony R.R. 4s,	20,000	20,800 00	20,000 00
Old Colony R.R. 6s,	60,000	62,400 00	60,000 00
Conn. & Passumpsic Rivers R.R. 4s,	15,000	15,300 00	15,000 00
Worcester, Nashua & Rochester R.R. 4s,	25,000	25,250 00	25,000 00
Sullivan County R.R. 4s, . . .	25,000	25,500 00	25,000 00
	\$258,000	\$267,255 00	\$258,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$36,785 29	2 per cent.	\$124,744 40	4½ per cent.	\$39,025 00	6 per cent.
10,000 00	3 "	180,826 00	5 "	2,000 00	6½ "
144,450 00	4 "	24,100 00	5½ "	400 00	7 "

Randolph Savings Bank — Concluded.

Number of loans which are of an amount not exceeding \$3,000 each,	93	
Aggregate amount of the same,		\$101,751 00
Total number of loans upon real estate,	114	
Amount of investments from which no income is received,		25,000 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		58,119 22
Times for the dividends fixed by the by-laws: Friday preceding the first Saturday in April and October.		
Rate and amount of each semi-annual dividend { 2 per cent , \$21,513 71 } during the year ending Oct. 31, 1894, . { 2 per cent., 21,902 54 }	43,416 25	
Number of accounts opened during the year ending Oct. 31, 1894,	256	
Number of accounts closed during the year ending Oct. 31, 1894,	265	
Total number of open accounts Oct. 31, 1894,	2,829	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		6,842 29*
Amount of deposits, not including dividends, received during the year ending Oct 31, 1894, .		142,026 73
Number of same,	1,213	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894, .		173,641 75
Number of same,	1,760	
Date of examination by commissioner: March 12.		

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num. ber.	Amount.		Num. ber.	Amount.
Of \$50 and less, . . .	743	\$17,365 48	To the credit—		
Exceeding \$50 and not more than \$100, . . .	200	16,892 55	Of women, both adult and minor, . . .	473	\$52,780 86
Exceeding \$100 and not more than \$200, . . .	97	15,900 17	Of guardians, . . .	9	2,417 69
Exceeding \$200 and not more than \$500, . . .	116	41,455 70	Of religious and charitable associations, . .	32	11,939 35
Exceeding \$500 and less than \$1,000, . . .	35	26,093 92	In trust,	20	5,078 99
Of \$1,000 or more, . .	22	24,318 91			
Totals,	1,213	\$142,026 73			

* Including cost of vault, fixtures, etc., purchased during the year.

ROCKLAND SAVINGS BANK — ROCKLAND.

Incorporated March 30, 1868. Present number of corporators, 40.

ELISHA T. HARVELL, *President.* E. R. STUDLEY, *Treasurer.*
E. R. STUDLEY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

E. T. HARVELL, W. B. STUDLEY,
J. A. TORREY, S. M. HOWES,
CHAS. W. TORREY.

Open for business every business day, 9 A.M. to 12 M.; 1 to 4 P.M.; also Saturday,
6 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$62,000 00	Deposits,	\$828,489 41
Bank stock as per schedule, .	48,100 00	Guaranty fund,	34,500 00
Loan on bank stock,	1,000 00	Interest account,	22,599 86
Railroad bonds as per schedule, .	75,000 00	Suspense account,	51 53
Real estate (for banking pur- poses),	70,000 00		
Real estate by foreclosure,	1,600 00		
Loans on real estate,	473,951 00		
Loans on personal security,	113,117 00		
Loans to counties, cities or towns (notes),	22,000 00		
Loans on depositors' books,	950 00		
Deposits in banks, on interest,	15,889 42		
Expense account,	903 60		
Tax account,	81 91		
Cash on hand,	1,047 87		
	\$885,640 80		\$885,640 80

Cash on Deposit in Banks, amount in each :—

First National Bank, Rockland, \$8,539 93
Boston Safe Deposit and Trust Company, Boston, 7,349 49

Loan on Bank Stock :—

On 10 shares National Granite Bank, Quincy, \$1,000 00

Rockland Savings Bank — Continued.*Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s,	\$7,000	\$8,080 00	\$7,000 00
of Chicago, Ill., 4s,	12,000	12,240 00	12,000 00*
of Chicago, Ill., 7s,	2,000	2,240 00	2,000 00*
of Cleveland, Ohio, 3.65s, . .	5,000	5,000 00	5,000 00
of Fall River, Mass., 6s, . .	4,000	4,800 00	4,000 00
of Middletown, Conn., 3.65s, .	1,000	1,000 00	1,000 00
of Newburyport, Mass., 4s, . .	5,000	5,250 00	5,000 00
of New London, Conn., 4s, . .	4,000	4,200 00	4,000 00
of Springfield, Ohio, 4½s, . .	1,000	1,050 00	1,000 00
Town of Framingham, Mass., 4s, .	5,000	5,150 00	5,000 00
of Orange, Mass., 4s,	4,000	4,120 00	4,000 00
of Rockland, Mass., 4s,	7,000	7,000 00	7,000 00
of Weymouth, Mass., 4s, . . .	5,000	5,250 00	5,000 00
	\$62,000	\$65,380 00	\$62,000 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
12	Abington N'l Bank, Abington,	\$1,200	\$1,680 00	\$1,200 00
42	Continental N'l Bank, Boston,	4,200	4,830 00	4,200 00
10	Eliot National Bank, Boston, .	1,000	1,310 00	1,000 00
15	Everett Nat'l Bank, Boston, . .	1,500	1,248 00	1,500 00
25	Freeman's Nat'l Bank, Boston,	2,500	2,250 00	2,500 00
45	N'l Hide & Leather B'k, Boston,	4,500	4,815 00	4,500 00
67	Howard Nat'l Bank, Boston, . .	6,700	6,448 00	6,700 00
35	Manufacturers' N'l B'k, Boston,	3,500	3,500 00	3,500 00
25	Metropolitan N'l B'k, Boston, .	2,500	2,375 00	2,500 00
73	National Revere Bank, Boston,	7,300	6,935 00	7,300 00
13	Nat'l Webster Bank, Boston, . .	1,300	1,300 00	1,300 00
20	Winthrop Nat'l Bank, Boston,	2,000	2,320 00	2,000 00
21	Nat'l Granite Bank, Quincy, . .	2,100	2,646 00	2,100 00
63	First Nat'l Bank, Rockland, . .	6,300	6,615 00	6,300 00
15	Union Nat'l Bank, Weymouth,	1,500	1,530 00	1,500 00
		\$48,100	\$49,802 00	\$48,100 00

Rockland Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$17,000	\$17,240 00	\$17,000 00
Boston & Maine R.R. 4s, . . .	10,000	10,200 00	10,000 00
Boston, Revere Beach & Lynn R.R. 6s,	18,000	18,900 00	18,000 00
Fitchburg R.R. 4s,	5,000	4,900 00	5,000 00
Fitchburg R.R. 5s,	5,000	5,200 00	5,000 00
Newport & Richford R.R. 5s, . . .	5,000	5,250 00	5,000 00*
Upper Coos R.R. 4½s,	15,000	15,750 00	15,000 00
	\$75,000	\$77,440 00	\$75,000 00

* A legal investment when made.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$15,889 42	2 per cent.	\$123,525 00	5 per cent.	\$416,843 00	6 per cent.
20,000 00	4 "	46,650 00	5½ "	2,000 00	6½ "
2,000 00	4½ "				

Amount invested in real estate for banking purposes,	\$70,000 00
Estimated value of the same,	70,000 00
Assessed value of the same,	56,200 00
Net income received from same during year ending Oct. 31, 1894, . . .	3,894 68
Value, by books, of other real estate held or owned by foreclosure or other- wise,	1,600 00
Assessed value of the same,	2,275 00
Number of loans which are of an amount not exceeding \$3,000 each, 682	
Aggregate amount of the same,	412,018 00
Total number of loans upon real estate,	628
Amount of investments from which no income is received,	100 00
Gross amount of interest or profits received or earned, as per books, dur- ing year ending Oct. 31, 1894,	46,025 47
Times for the dividends fixed by the by-laws: first Tuesday in January and July.	
Rate and amount of each semi-annual dividend { 2 per cent., \$15,667 67 } during the year ending Oct. 31, 1894, . . . { 2 per cent., 15,720 69 }	31,388 36
Number of accounts opened during the year ending Oct. 31, 1894, . . .	516
Number of accounts closed during the year ending Oct. 31, 1894, . . .	435
Total number of open accounts Oct. 31, 1894,	3,262
Total expenses of the corporation for the year ending Oct. 31, 1894 (ex- clusive of taxes),	3,368 83

Rockland Savings Bank — Concluded.

Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	\$168,435 82
Number of same,	2,698
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	189,609 55
Number of same,	3,134
Date of examination by commissioner : May 18.	

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less,	2,111	\$40,517 67	To the credit —		
Exceeding \$50 and not more than \$100,	297	24,900 05	Of women, both adult and minor,	1,164	\$62,978 21
Exceeding \$100 and not more than \$200,	124	20,206 14	Of guardians,	15	1,836 50
Exceeding \$200 and not more than \$500,	112	38,516 84	Of religious and charitable associations,	83	5,668 55
Exceeding \$500 and less than \$1,000,	83	23,175 87	In trust,	121	8,992 64
Of \$1,000 or more,	21	22,119 75			
Totals,	2,698	\$168,435 82			

SALEM SAVINGS BANK — SALEM.

Incorporated Jan. 29, 1818. Present number of corporators, 157.

EDWARD D. ROPES, *President.* CHAS. S. REA, *Treasurer.*
CLARENCE A. EVANS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

EDWARD D. ROPES, GEORGE R. HARRIS,
DAVID PINGREH, DANIEL A. VARNEY,
WILLIAM G. WEBB, GEORGE R. JEWETT.

Open for business every business day, 8.45 A.M. to 1.15 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$2,619,820 00	Deposits, . . .	\$7,277,691 81
Bank stock as per schedule, .	558,950 00	Guaranty fund, .	345,000 00
Loans on bank stock, . . .	17,800 00	Profit and loss ac-	
Railroad bonds as per schedule,	951,000 00	count, . . .	33,952 81
Loans on railroad bonds, . .	800 00		
Railroad notes,	50,000 00		
Real estate (for banking pur-			
poses),	60,000 00		
Loans on real estate,	1,348,470 00		
Loans on personal security, .	1,470,500 00		
Loans to counties, cities or towns			
(notes),	437,033 33		
Deposits in banks, on interest, .	181,697 62		
Cash on hand,	10,578 67		
	\$7,656,644 62		\$7,656,644 62

Cash on Deposit in Banks, amount in each : —

First National Bank, Boston,	\$28,294 81
National Exchange Bank, Salem,	12,688 19
Asiatic National Bank, Salem,	80,714 62
Mercantile National Bank, Salem,	10,000 00

Salem Savings Bank — Continued.**Loans on Bank Stock, amount on each :—**

On 25 shares Metacomet National Bank, Fall River, Mass.,	.	.	.	}	\$5,000 00
On 25 shares Fall River National Bank, Fall River, Mass.,	.	.	.		
On 20 shares High Street Bank, Providence, R. I.,	.	.	.		
On 75 shares Metacomet National Bank, Fall River, Mass.,	.	.	.	}	5,000 00
On 14 shares Naumkeag National Bank, Salem, Mass.,	.	.	.		
On 23 shares Merchants' National Bank, Salem, Mass.,	.	.	.		
On 6 shares Naumkeag National Bank, Salem, Mass.,	.	.	.	}	300 00
On 50 shares Third National Bank, Springfield, Mass.,	.	.	.		

Loan on Railroad Bonds :—

On \$1,000 Providence & Worcester R.R. 6s.,	\$800 00
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Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s,	\$24,000	\$28,320 00	\$24,000 00
of Bath, Me., 6s,	1,000	1,110 00	1,000 00*
of Boston, Mass., 4s,	50,000	51,000 00	50,000 00
of Boston, Mass., 5s,	142,000	163,110 00	142,000 00
of Canton, Ohio, 5s,	20,000	21,600 00	20,000 00*
of Chicago, Ill., 6s,	10,000	10,200 00	10,000 00*
of Chicago, Ill., 7s,	69,000	71,870 00	69,000 00*
of Cleveland, Ohio, 3.65s, . . .	34,000	34,000 00	34,000 00
of Cleveland, Ohio, 5s,	1,000	1,010 00	1,000 00
of Cleveland, Ohio, 6s,	8,000	8,230 00	8,000 00
of Cleveland, Ohio, 7s,	2,000	2,100 00	2,000 00
of Columbus, Ohio, 4s,	100,000	100,000 00	100,000 00*
of Dayton, Ohio, 4s,	100,000	100,000 00	100,000 00*
of Dayton, Ohio, 6s,	40,000	42,000 00	40,000 00*
of Des Moines, Iowa, 4½s, . . .	100,000	100,000 00	100,000 00
of Detroit, Mich., 7s,	13,000	16,770 00	13,000 00
of East Saginaw, Mich., 4s, . . .	14,000	14,000 00	14,000 00
of East Saginaw, Mich., 5s, . . .	2,000	2,120 00	2,000 00
of Fall River, Mass., 4s,	21,000	21,000 00	21,000 00
of Fall River, Mass., 6s,	54,000	63,860 00	54,000 00
of Fitchburg, Mass., 4s,	158,000	161,240 00	158,000 00
of Grand Rapids, Mich., 4½s, . .	126,000	136,080 00	126,000 00
of Haverhill, Mass., 4s,	50,000	50,750 00	50,000 00
of Holyoke, Mass., 6s,	65,000	71,500 00	65,000 00
of Hyde Park, Ill., 7s,	22,000	22,040 00	22,000 00
of Indianapolis, Ind., 7½s, . . .	1,000	1,030 00	1,000 00
of Lawrence, Mass., 4s,	10,000	10,200 00	10,000 00
of Lawrence, Mass., 6s,	13,000	14,300 00	13,000 00
of Lowell, Mass., 3½s,	1,000	990 00	1,000 00
of Manchester, N. H., 6s,	100,000	108,000 00	100,000 00
of Middletown, Conn., 3.65s, . .	5,000	4,950 00	5,000 00

* Legal investments when made.

Salem Savings Bank — Continued.

Detailed Statement of Public Funds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Middletown, Conn, 4s, .	\$25,000	\$25,500 00	\$25,000 00
of Milwaukee, Wis., 5s, .	46,500	49,165 00	46,500 00
of Pawtucket, R. I., 4s, .	46,000	46,000 00	46,000 00
of Pawtucket R. I., 5s, .	10,000	10,300 00	10,000 00
of Pawtucket, R. I., 7s, .	50,000	50,500 00	50,000 00
of Peoria, Ill., 7s, .	5,000	5,400 00	5,000 00
of Portsmouth, N. H., 4s, .	50,000	51,500 00	50,000 00
of Providence, R. I., 5s, .	235,000	253,800 00	235,000 00
of Quincy, Mass., 4s, .	20,420	20,565 00	20,420 00
of Salem, Mass., 4s, .	135,000	136,620 00	135,000 00
of Salem, Mass., 5s, .	15,000	16,500 00	15,000 00
of Saginaw, Mich., 4s, .	10,000	10,100 00	10,000 00
of Saginaw, Mich., 5s, .	30,000	30,600 00	30,000 00
of Somerville, Mass., 4s, .	57,000	57,410 00	57,000 00
of Springfield, Ohio, 5s, .	8,000	8,460 00	8,000 00
of Terre Haute, Ind., 4½s, .	28,000	28,560 00	28,000 00
of Waterville, Me., 4s, .	50,000	50,500 00	50,000 00
of Woburn, Mass., 4s, .	16,200	16,200 00	16,200 00
of Worcester, Mass., 4s, .	50,000	54,500 00	50,000 00
of Worcester, Mass., 4½s, .	50,000	54,000 00	50,000 00
of Youngstown, Ohio, 6s, .	21,200	22,896 00	21,200 00
Town of Beverly, Mass., 4s, .	10,000	10,400 00	10,000 00
of Chatham, Mass., 4½s, .	4,000	4,280 00	4,000 00
of Marblehead, Mass., 4s, .	37,000	37,740 00	37,000 00
of Marblehead, Mass., 6s, .	22,000	22,220 00	22,000 00
of Milford, Mass., 6s, .	7,500	7,800 00	7,500 00
of Marlborough, Mass., 4s, .	42,000	43,160 00	42,000 00
of Norwood, Mass, 4s, .	15,000	15,100 00	15,000 00
of So. Norwalk, Conn., 4s, .	52,000	53,040 00	52,000 00
of Weymouth, Mass., 4s, .	10,000	10,400 00	10,000 00
of Wellesley, Mass., 4s, .	6,000	6,180 00	6,000 00
of Winchester, Mass., 4s, .	11,000	11,330 00	11,000 00
of Winchester, Mass., 6s, .	35,000	35,000 00	35,000 00
of Melrose, Mass, 4s, .	11,000	11,330 00	11,000 00
City of Newton, Mass., 4s, .	20,000	20,200 00	20,000 00
of Waltham, Mass., 4s, .	23,000	23,460 00	23,000 00
	\$2,619,820	\$2,744,096 00	\$2,619,820 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	Atlantic Nat'l Bank, Boston, .	\$10,000	\$12,275 00	\$10,000 00
10	Atlas National Bank, Boston,	1,000	1,170 00	1,000 00
48	Blackstone Nat'l Bank, Boston,	4,800	4,800 00	4,800 00

Salem Savings Bank — Continued.*Detailed Statement of Bank Stocks — Concluded.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
25	Boylston Nat'l Bank, Boston, .	\$2,500	\$3,137 00	\$2,500 00
205	National City Bank, Boston, .	20,500	16,810 00	20,500 00
280	Columbian Nat'l B'k, Boston,	28,000	28,980 00	28,000 00
502	N'l B'k of Commerce, Boston,	50,200	57,730 00	50,200 00
100	Nat'l Bank of the Common- wealth, Boston,	10,000	13,025 00	10,000 00
114	Freeman's Nat'l Bank, Boston,	11,400	9,690 00	11,400 00
120	Hamilton Nat'l Bank, Boston,	12,000	13,260 00	12,000 00
78	N'l Hide & Leather B'k, Boston,	7,800	8,385 00	7,800 00
66	Lincoln Nat'l Bank, Boston, .	6,600	5,148 00	6,600 00
583	Merchants' Nat'l Bank, Boston,	58,300	91,968 00	58,300 00
300	North Nat'l Bank, Boston, .	30,000	34,800 00	30,000 00
125	N'l B'k of Redemption, Boston,	12,500	15,719 00	12,500 00
165	N'l B'k of the Republic, Boston,	16,500	26,235 00	16,500 00
500	National Revere Bank, Boston,	50,000	47,625 00	50,000 00
223	Second Nat'l Bank, Boston, .	22,300	41,255 00	22,300 00
75	Shawmut Nat'l Bank, Boston,	7,500	8,719 00	7,500 00
50	State National Bank, Boston, .	5,000	5,800 00	5,000 00
100	Suffolk National Bank, Boston,	10,000	10,000 00	10,000 00
200	Tremont Nat'l Bank, Boston, .	20,000	17,600 00	20,000 00
74	Winthrop N'l Bank, Boston, .	7,400	8,621 00	7,400 00
100	Home Nat'l Bank, Brockton, .	10,000	17,500 00	10,000 00
20	Beverly Nat'l Bank, Beverly,	2,000	2,940 00	2,000 00
150	First National Bank, Chelsea,	15,000	15,600 00	15,000 00
20	Marblehead N'l Bank, Marble- head,	2,000	2,000 00	2,000 00
45	Nat'l Grand B'k, Marblehead,	4,500	5,265 00	4,500 00
625	Asiatic Nat'l Bank, Salem, .	18,750	18,750 00	18,750 00
134	First National Bank, Salem, .	13,400	12,462 00	13,400 00
50	Mercantile Nat'l Bank, Salem,	5,000	5,400 00	5,000 00
950	Merchants' Nat'l Bank, Salem,	47,500	61,750 00	47,500 00
100	Naumkeag Nat'l Bank, Salem,	10,000	13,000 00	10,000 00
100	Salem Nat'l Bank, Salem, .	10,000	12,500 00	10,000 00
85	Nat'l Exchange Bank, Salem,	8,500	8,245 00	8,500 00
80	National Union Bank, Boston,	8,000	10,740 00	8,000 00
		\$558,950	\$668,904 00	\$558,950 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	\$25,000	\$28,000 00	\$25,000 00
Boston & Maine R.R. 4s, . . .	50,000	50,500 00	50,000 00
Boston & Maine R.R. 4½s, . .	100,000	110,000 00	100,000 00

Salem Savings Bank — Continued.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Providence R.R. 4s,	\$50,000	\$52,000 00	\$50,000 00
Boston, Winthrop & Shore R.R. 5s,	30,000	31,800 00	30,000 00
Concord & Montreal R.R. 4s,	75,000	75,750 00	75,000 00
Fitchburg R.R. 4s,	25,000	24,500 00	25,000 00
Fitchburg R.R. 5s,	96,000	100,390 00	96,000 00
Maine Central R.R. 5s,	5,000	5,550 00	5,000 00
Maine Central R.R. 4s,	102,000	102,000 00	102,000 00
Old Colony R.R. 4s,	50,000	50,500 00	50,000 00
Old Colony R.R. 4½s,	20,000	21,000 00	20,000 00
Portland & Ogdensburg R.R. 6s,	67,000	73,030 00	67,000 00
Providence & Worcester R.R. 6s,	26,000	27,300 00	26,000 00
Worcester, Nashua & Roch. R.R. 4s,	95,000	95,950 00	95,000 00
Boston & Lowell R.R. 4s,	75,000	75,750 00	75,000 00
Conn. & Passumpsic Rivers R.R. 4s,	50,000	50,500 00	50,000 00
Sullivan County R.R. 4s,	10,000	10,000 00	10,000 00
	\$951,000	\$984,520 00	\$951,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$121,697 62	2 per cent.	\$1,503,533 33	4 per cent.	\$85,000 00	4½ per cent.
10,000 00	3 "	5,000 00	4½ "	769,100 00	5 "
50,000 00	3½ "	172,000 00	4½ "	44,950 00	5½ "
60,000 00	3½ "	469,000 00	4½ "	166,020 00	6 "

Amount invested in real estate for banking purposes,	\$60,000 00
Estimated value of the same,	75,000 00
Assessed value of the same,	55,000 00
Net income received from same during year ending Oct. 31, 1894,	2,224 75
Number of loans which are of an amount not exceeding \$3,000 each,	228
Aggregate amount of the same,	297,570 00
Total number of loans upon real estate,	303
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	381,925 23
Times for the dividends fixed by the by-laws: third Wednesday in April and October.	
Rate and amount of each semi-annual dividend { 2 per cent., \$142,288 95 } during the year ending Oct. 31, 1894, { 2 per cent., 140,018 42 }	282,307 37
Number of accounts opened during the year ending Oct. 31, 1894,	1,156
Number of accounts closed during the year ending Oct. 31, 1894,	2,135
Total number of open accounts Oct. 31, 1894,	16,362

Salem Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	\$16,506 19
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	700,222 68
Number of same,	7,888
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	1,379,728 52
Number of same,	12,431
Date of examination by commissioners: September 7.	

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num- ber.	Amount.		Num- ber.	Amount.
Of \$50 and less,	5,532	\$116,925 18	To the credit —		
Exceeding \$50 and not more than \$100,	1,070	87,791 81	Of women, both adult and minor,	4,394	\$357,281 18
Exceeding \$100 and not more than \$200,	518	81,107 64	Of guardians,	38	9,196 95
Exceeding \$200 and not more than \$500,	475	172,851 92	Of religious and chari- table associations,	106	18,542 57
Exceeding \$500 and less than \$1,000,	179	124,111 31	In trust,	382	61,452 59
Of \$1,000 or more,	114	117,934 82			
Totals,	7,888	\$700,222 68			

SALEM FIVE CENTS SAVINGS BANK — SALEM.

Incorporated March 9, 1855. Present number of corporators, 171.

WILLIAM H. JELLEY, *President.*

JOHN S. WILLIAMS, *Treasurer.*

JOHN S. WILLIAMS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds.

WILLIAM H. JELLEY,

JOHN P. PRABODY,

WILLIAM R. COLBY.

MATTHEW ROBSON,

HENRY A. HALE,

Open for business every business day, 8.45 A.M. to 1.15 P.M.; Saturdays, for deposits only, from 7 to 9 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$866,400 00	Deposits,	\$4,476,120 66
Loan on public funds, . . .	7,400 00	Guaranty fund,	225,000 00
Bank stock as per schedule, .	563,500 00	Profit and loss ac-	
Loans on bank stock,	44,350 00	count,	90,980 25
Railroad bonds as per schedule,	475,400 00		
Loans on railroad bonds, . . .	5,700 00		
Loans on railroad stock, . . .	5,200 00		
Real estate by foreclosure, . .	5,400 00		
Loans on real estate,	1,171,015 00		
Loans on personal security, . .	1,423,200 00		
Loans to counties, cities or towns			
(notes),	132,810 00		
Deposits in banks, on interest, .	82,405 92		
Furniture and fixtures, . . .	6,000 00		
Cash on hand,	3,819 99		
	\$4,792,100 91		\$4,792,100 91

Cash on Deposit in Banks, amount in each : —

Mercantile National Bank, Salem,	\$47,405 92
Asiatic National Bank, Salem,	20,000 00
Salem National Bank, Salem,	15,000 00

Loans on Public Funds, amount on each : —

On \$1,000 Cambridge, Mass., 4s,	\$900 00
On \$500 United States 4s,	500 00
On \$6,000 Boston, Mass., 4s,	6,000 00

Salem Five Cents Savings Bank — Continued.

Loans on Bank Stock, amount on each :—

On 150 shares Traders' National Bank, Boston,	\$10,000 00
On 5 shares North National Bank, Boston,	5,500 00
On 5 shares National Exchange Bank, Boston,	
On 6 shares Atlas National Bank, Boston,	
On 10 shares National Revere Bank, Boston,	
On 10 shares Third National Bank, Boston,	
On 10 shares Winthrop National Bank, Boston,	
On 5 shares Home National Bank, Brockton,	14,000 00
On 14 shares First National Bank, Salem,	
On 150 shares Mechanics' National Bank, Boston,	
On 4 shares First National Bank, Lynn,	400 00
On 62 shares Prescott National Bank, Lowell,	6,000 00
On 40 shares City National Bank, Gloucester,	7,000 00
On 9 shares Salem National Bank, Salem,	
On 9 shares Rockport National Bank, Rockport,	
On 10 shares National Hide & Leather Bank, Boston,	600 00
On 2 shares Mechanics' National Bank, Boston,	
On 6 shares Naumkeag National Bank, Salem,	
On 5 shares Asiatic National Bank, Salem,	850 00
On 15 shares Naumkeag National Bank, Salem,	

Loans on Railroad Bonds, amount on each :—

On \$1,000 Eastern R.R. 6s,	\$700 00
On \$5,000 Fitchburg R.R. bonds,	5,000 00
On \$500 Maine Central R.R. bonds,	

Loans on Railroad Stock, amount on each :—

On 25 shares Boston & Albany R.R.,	\$3,200 00
On 20 shares Boston & Albany R.R.,	2,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested
City of Akron, Ohio, 5s,	\$17,000	\$17,540 00	\$17,000 00
of Bangor, Me., 6s,	16,000	18,130 00	16,000 00
of Bay City, Mich., 8s,	1,000	1,300 00	1,000 00
of Brockton, Mass., 5s,	5,000	5,700 00	5,000 00
of Cambridge, Mass., 6s,	2,000	2,020 00	2,000 00
of Canton, Ohio, 5s,	25,000	27,000 00	25,000 00*
of Chelsea, Mass., 6s,	2,000	2,020 00	2,000 00
of Chicago, Ill., 7s,	22,000	23,360 00	22,000 00*
of Cleveland, Ohio, 4s,	90,000	90,000 00	90,000 00
of Cleveland, Ohio, 5s,	29,000	31,245 00	29,000 00
of Cleveland, Ohio, 6s,	9,000	9,510 00	9,000 00
of Dayton, Ohio, 4s,	10,000	10,000 00	10,000 00*
of Dayton, Ohio, 5s,	30,000	32,200 00	30,000 00*
of Dayton, Ohio, 6s,	37,000	39,125 00	37,000 00*

* Legal investments when made.

Salem Five Cents Savings Bank — Continued.*Detailed Statement of Public Funds — Concluded.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Dover, N. H., 4s,	\$20,000	\$20,800 00	\$20,000 00
of Fall River, Mass., 5s,	10,000	10,500 00	10,000 00
of Fall River, Mass., 6s,	22,000	25,100 00	22,000 00
of Gardiner, Me., 5s,	10,000	10,250 00	10,000 00
of Grand Rapids, Mich., 4½s,	50,000	53,700 00	50,000 00
of Holyoke, Mass., 4s,	75,000	75,750 00	75,000 00
of Indianapolis, Ind., 7½s,	26,000	26,780 00	26,000 00
of Lewiston, Me., 5s,	14,000	14,690 00	14,000 00
of Lewiston, Me., 6s,	18,000	20,160 00	18,000 00
of Lewiston, Me., 4½s,	12,000	12,300 00	12,000 00
of Lynn, Mass., 6s,	23,000	23,690 00	23,000 00
of Lawrence, Mass., 6s,	2,000	2,240 00	2,000 00
of Malden, Mass., 4s,	10,800	10,908 00	10,800 00
of New York, N. Y., 6s,	2,100	2,562 00	2,100 00
of New York, N. Y., 7s,	5,000	5,900 00	5,000 00
of Pawtucket, R. I., 5s,	6,000	6,120 00	6,000 00
of Pawtucket, R. I., 6s,	6,000	6,030 00	6,000 00
of Salem, Mass., 4s,	30,000	30,150 00	30,000 00
of Salem, Mass., 6s,	3,000	3,210 00	3,000 00
of Somerville, Mass., 4s,	25,000	25,125 00	25,000 00
of Somerville, Mass., 5s,	10,000	10,100 00	10,000 00
of Springfield, Mass., 7s,	41,000	48,640 00	41,000 00
of Springfield, Mass., 6s,	2,000	2,400 00	2,000 00
of Springfield, Ohio, 5s,	20,000	21,025 00	20,000 00
of Waterbury, Conn., 7s,	20,000	21,600 00	20,000 00
of Woburn, Mass., 4s,	10,000	10,050 00	10,000 00
of Youngstown, Ohio, 5s,	5,000	5,300 00	5,000 00
Town of Brookline, Mass., 7s,	2,500	2,750 00	2,500 00
of Chicopee, Mass., 4½s,	6,000	6,180 00	6,000 00
City of Detroit, Mich., 7s,	3,000	3,820 00	3,000 00
of Fort Wayne, Ind., 6s,	10,000	10,840 00	10,000 00
Town of Lincoln, R. I., 4s,	19,000	19,135 00	19,000 00
City of Milwaukee, Wis., 7s,	3,000	3,135 00	3,000 00
of New Britain, Conn., 4s,	9,000	9,270 00	9,000 00
of Newton, Mass., 6s,	5,000	6,000 00	5,000 00
of Peoria, Ill., 7s,	4,000	4,390 00	4,000 00
of Peoria, Ill., 4½s,	5,000	5,175 00	5,000 00
Town of Rockland, Mass., 4s,	8,000	8,080 00	8,000 00
City of Saginaw, Mich., 5s,	3,000	3,090 00	3,000 00
of Scranton, Pa., 4½s,	15,000	16,200 00	15,000 00
Town of Winthrop, Mass., 5s,	1,000	1,100 00	1,000 00
	\$866,400	\$913,395 00	\$866,400 00

Salem Five Cents Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	Atlantic Nat'l Bank, Boston, .	\$10,000	\$12,200 00	\$10,000 00
100	Atlas National Bank, Boston, .	10,000	11,700 00	10,000 00
100	Blackstone N'l Bank, Boston, .	10,000	10,000 00	10,000 00
80	Boston National Bank, Boston, .	8,000	8,320 00	8,000 00
200	Boylston Nat'l Bank, Boston, .	20,000	24,600 00	20,000 00
83	National City Bank, Boston, .	8,300	6,806 00	8,300 00
150	Columbian Nat'l B'k, Boston, .	15,000	15,450 00	15,000 00
165	N'l B'k of Commerce, Boston, .	16,500	18,975 00	16,500 00
170	National Bank of the Commonwealth, Boston, .	17,000	22,100 00	17,000 00
114	Continental Nat'l B'k, Boston, .	11,400	13,110 00	11,400 00
100	National Eagle Bank, Boston, .	10,000	8,300 00	10,000 00
133	Eliot National Bank, Boston, .	13,300	17,423 00	13,300 00
73	Everett Nat'l Bank, Boston, .	7,300	6,059 00	7,300 00
50	Faneuil Hall Nat'l B'k, Boston, .	5,000	6,500 00	5,000 00
25	First National Bank, Boston, .	2,500	5,875 00	2,500 00
91	Freeman's Nat'l B'k, Boston, .	9,100	7,735 00	9,100 00
200	Globe National Bank, Boston, .	20,000	18,000 00	20,000 00
70	Hamilton Nat'l Bank, Boston, .	7,000	7,700 00	7,000 00
85	N'l Hide & Leather B'k, Boston, .	8,500	9,095 00	8,500 00
97	Howard Nat'l Bank, Boston, .	9,700	9,312 00	9,700 00
100	Manufacturers' N'l B'k, Boston, .	10,000	10,000 00	10,000 00
22	Market Nat'l Bank, Boston, .	2,200	1,870 00	2,200 00
135	Massachusetts N'l B'k, Boston, .	13,500	13,095 00	13,500 00
333	Merchants' N'l Bank, Boston, .	33,300	52,281 00	33,300 00
50	Mt. Vernon N'l Bank, Boston, .	5,000	6,000 00	5,000 00
91	New England N'l B'k, Boston, .	9,100	14,378 00	9,100 00
200	North National Bank, Boston, .	20,000	23,200 00	20,000 00
117	N'l B'k of No. America, Boston, .	11,700	13,455 00	11,700 00
64	Old Boston Nat'l B'k, Boston, .	6,400	6,656 00	6,400 00
20	N'l B'k of Redemption, Boston, .	2,000	2,500 00	2,000 00
204	National Revere B'k, Boston, .	20,400	19,380 00	20,400 00
75	Second National Bank, Boston, .	7,500	13,875 00	7,500 00
57	Shawmut Nat'l Bank, Boston, .	5,700	6,612 00	5,700 00
95	Shoe & Leather N'l B'k, Boston, .	9,500	8,550 00	9,500 00
50	State National Bank, Boston, .	5,000	5,800 00	5,000 00
75	Suffolk Nat'l Bank, Boston, .	7,500	7,500 00	7,500 00
300	Third National Bank, Boston, .	30,000	27,000 00	30,000 00
100	Tremont Nat'l Bank, Boston, .	10,000	8,800 00	10,000 00
69	National Union Bank, Boston, .	6,900	9,246 00	6,900 00
33	Nat'l Webster Bank, Boston, .	3,300	3,300 00	3,300 00
36	Winthrop Nat'l Bank, Boston, .	3,600	4,176 00	3,600 00
40	Lincoln National B'k, Boston, .	4,000	3,120 00	4,000 00
60	First National Bank, Chelsea, .	6,000	6,300 00	6,000 00
460	Asiatic National Bank, Salem, .	13,800	13,800 00	13,800 00
100	National Exchange B'k, Salem, .	10,000	9,700 00	10,000 00
25	First National Bank, Salem, .	2,500	2,325 00	2,500 00
200	Mercantile N'l Bank, Salem, .	20,000	21,600 00	20,000 00
300	Merchants' Nat'l Bank, Salem, .	15,000	19,500 00	15,000 00
250	Naumkeag Nat'l Bank, Salem, .	25,000	32,500 00	25,000 00
260	Salem National Bank, Salem, .	26,000	32,500 00	26,000 00
		\$563,500	\$638,279 00	\$563,500 00

Salem Five Cents Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s,	\$80,000	\$80,800 00	\$80,000 00
Concord & Montreal R.R. 4s,	10,000	10,200 00	10,000 00
Eastern R.R. 6s,	32,400	39,283 86	32,400 00
Fitchburg R.R. 4s,	25,000	24,750 00	25,000 00
Fitchburg R.R. 4½s,	100,000	101,000 00	100,000 00
Leeds & Farmington R.R. 6s,	25,000	25,750 00	25,000 00
Old Colony R.R. 4½s,	30,000	31,650 00	30,000 00
Old Colony R.R. 6s,	70,000	73,075 00	70,000 00
Providence & Worcester R.R. 6s,	54,000	56,700 00	54,000 00
Boston & Lowell R.R. 7s,	3,000	3,030 00	3,000 00
Boston & Lowell R.R. 5s,	1,000	1,040 00	1,000 00
Boston & Maine R.R. 4½s,	25,000	27,500 00	25,000 00
Boston, Winthrop & Shore R.R. 5s,	10,000	10,800 00	10,000 00
Danbury & Norwalk R.R. 5s,	10,000	11,500 00	10,000 00
	\$475,400	\$497,078 86	\$475,400 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$67,405 92	2 per cent.	\$875,850 00	4 per cent.	\$134,100 00	5½ per cent.
15,000 00	2½ "	440,500 00	4½ "	120,135 00	6 "
9,825 00	3 "	317,425 00	4¾ "	20,100 00	6½ "
25,000 00	3¾ "	96,200 00	4¾ "	12,400 00	7 "
50,000 00	3¾ "	661,210 00	5 "	26,430 00	7½ "

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$5,400 00
Assessed value of the same,	3,650 00
Net income received from same during year ending Oct. 31, 1894,	200 00
Number of loans which are of an amount not exceeding \$3,000 each,	262
Aggregate amount of the same,	365,415 00
Total number of loans upon real estate,	314
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	225,285 39
Times for the dividends fixed by the by-laws: February 1 and August 1.	
Rate and amount of each semi-annual dividend { 2 per cent., \$78,448 77 } during the year ending Oct. 31, 1894, { 2 per cent., 82,189 98 }	160,638 75
Number of accounts opened during the year ending Oct. 31, 1894,	2,585
Number of accounts closed during the year ending Oct. 31, 1894,	1,594
Total number of open accounts Oct. 31, 1894,	13,044
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	10,504 61

Salem Five Cents Savings Bank — Concluded.

Amount of deposits, not including dividends, received during the year
 ending Oct. 31, 1894, \$993,656 83
 Number of same, 12,778
 Amount of withdrawals, including dividends, during the year ending Oct.
 31, 1894, 781,554 50
 Number of same, 9,185
 Date of examination by commissioner: July 16.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num- ber.	Amount.		Num- ber.	Amount.
Of \$50 and less, . . .	9,650	\$159,850 86	To the credit —		
Exceeding \$50 and not more than \$100, . . .	1,359	111,872 18	Of women, both adult and minor, . . .	5,877	\$494,547 76
Exceeding \$100 and not more than \$200, . . .	680	107,103 11	Of guardians, . . .	43	6,836 88
Exceeding \$200 and not more than \$500, . . .	653	232,929 06	Of religious and chari- table associations, .	144	32,008 50
Exceeding \$500 and less than \$1,000, . . .	247	172,898 49	In trust,	149	38,572 26
Of \$1,000 or more, . .	189	210,003 18			
Totals,	12,778	\$993,656 83			

SEAMEN'S SAVINGS BANK—PROVINCETOWN.

Incorporated April 14, 1851. Present number of corporators, 145.

LYSANDER N. PAINE, *President.*

LEWIS NICKERSON, Treasurer.

LEWIS NICKERSON, Clerk of the Corporation.

Names of committee charged with the investment of its funds :

**LYSANDER N. PAINE,
ATKINS NICKERSON.**

**LAUREN YOUNG,
A. L. PUTNAM,**

JAMES A. SMALL.

Open for business every business day, 9 A.M. to 12 M.; 1 to 3 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$70,500 00	Deposits, . . .	\$463,677 28
Bank stock as per schedule, .	93,040 84	Guaranty fund, .	16,950 16
Loans on bank stock, . . .	1,660 00	Profit and loss ac-	
Railroad bonds as per schedule,	25,787 50	count, . . .	6,565 38
Real estate (for banking pur-		Surplus account, .	1,911 32
poses),	11,300 00		
Real estate by foreclosure, . .	29,725 00		
Loans on real estate,	188,098 44		
Loans on personal security, . .	33,571 00		
Loans to counties, cities or towns			
(notes),	4,600 00		
Loans on depositor's books, . .	150 00		
Deposits in banks, on interest, .	24,603 88		
Furniture and safes,	1,975 00		
Cash on hand,	4,092 48		
	<hr/>		<hr/>
	\$489,104 14		\$489,104 14

Cash on Deposit in Banks, amount in each : —

National Revere Bank, Boston,	. . . . .	\$12,656 64
First National Bank, Provincetown,	. . . . .	11,947 24

Seamen's Savings Bank — Continued.

Loans on Bank Stock, amount on each : —

On 5 shares Middleborough National Bank, Middleborough,	\$400 00
On 8 shares First Ward National Bank, Boston,	800 00
On 5 shares First National Bank, Provincetown,	460 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Akron, Ohio, 5s,	\$6,500	\$6,742 00	\$6,500 00
of Bangor, Me., 6s,	2,000	2,195 00	2,000 00
of Chicago, Ill., 7s,	1,000	1,140 00	1,000 00*
of Cleveland, Ohio, 4½s,	5,000	5,327 00	5,000 00
of Cleveland, Ohio, 5s,	5,000	5,462 00	5,000 00
of Dayton, Ohio, 5s,	3,000	3,240 00	3,000 00*
of Dubuque, Iowa, 5s,	3,000	3,369 00	3,000 00
of Fall River, Mass., 6s,	2,000	2,032 00	2,000 00
of Fort Wayne, Ind., 6s,	3,000	3,300 00	3,000 00
of Grand Rapids, Mich., 5s,	5,000	5,030 00	5,000 00
of Lewiston, Me., 5s,	1,000	1,038 00	1,000 00
of Lewiston, Me., 6s,	2,000	2,282 00	2,000 00
of Saginaw, Mich., 5s,	6,000	6,327 00	6,000 00
of Sioux City, Iowa, 4½s,	3,000	3,163 00	3,000 00
of Canton, Ohio, 5s,	3,000	3,220 00	3,000 00*
of Milwaukee, Wis., 5s,	5,000	5,721 00	5,000 00
of Chelsea, Mass., 4s,	10,000	10,412 00	10,000 00
of Burlington, Vt., 4s,	5,000	5,262 00	5,000 00
	\$70,500	\$75,262 00	\$70,500 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested
25	Atlas National Bank, Boston,	\$2,500	\$2,925 00	\$3,175 00
13	Blackstone Nat'l B'k, Boston,	1,300	1,300 00	1,300 00
76	Boston Nat'l Bank, Boston,	7,600	7,847 00	7,600 00
50	Central Nat'l Bank, Boston,	5,000	6,350 00	7,882 50
15	Continental N'l Bank, Boston,	1,500	1,721 25	1,878 75
50	Eliot National Bank, Boston,	5,000	6,550 00	6,000 00
50	Everett National Bank, Boston,	5,000	4,162 50	6,575 00
45	Freemans' Nat'l Bank, Boston,	4,500	4,050 00	4,500 00
25	Globe National Bank, Boston,	2,500	2,250 00	3,562 50
15	Howard Nat'l Bank, Boston,	1,500	1,440 00	1,500 00
50	Mt. Vernon N'l B'k, Boston,	5,000	6,000 00	6,250 00
25	Manufacturers' N'l B'k, Boston,	2,500	2,500 00	2,871 88

Seamen's Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Market National Bank, Boston,	\$1,000	\$850 00	\$1,190 00
50	N'l B'k of the Republic, Boston,	5,000	7,950 00	5,541 67
69	National Revere Bank, Boston,	6,900	6,572 00	7,592 62
20	Old Boston Nat'l Bank, Boston,	2,000	2,110 00	3,300 00
17	Second National Bank, Boston,	1,700	3,106 75	1,700 00
26	State National Bank, Boston, .	2,600	2,990 00	2,600 00
30	Suffolk National Bank, Boston,	3,000	3,000 00	4,187 50
45	Tremont Nat'l Bank, Boston, .	4,500	3,903 75	5,473 42
5	Home Nat'l Bank, Brockton, .	500	800 00	540 00
10	Blue Hill N'l Bank, Milton, .	1,000	1,000 00	1,000 00
54	First N'l Bank, Provincetown,	5,400	7,560 00	6,820 00
		\$77,500	\$86,938 25	\$93,040 84

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Revere Beach & Lynn R.R. 6s,	\$1,000	\$1,054 00	\$1,000 00
Fitchburg R.R. 4s,	5,000	4,950 00	4,787 50
Fitchburg R.R. 5s,	10,000	10,450 00	10,000 00
Maine Central R.R. 4½s, . . .	2,000	2,125 00	2,000 00
Maine Central R.R. 5s, . . .	2,000	2,250 00	2,000 00
Vermont & Massachusetts R.R. 5s, .	6,000	6,420 00	6,000 00
	\$26,000	\$27,249 00	\$25,787 50

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$12,656 64	2 per cent.	\$69,000 00	5 per cent.	\$113,349 44	6 per cent.
11,947 24	2½ "	4,000 00	5½ "	5,530 00	6½ "
3,500 00	4½ "	32,700 00	5½ "		

Amount invested in real estate for banking purposes,	\$11,300 00
Estimated value of the same,	11,300 00
Assessed value of the same,	8,450 00
Net income received from same during year ending Oct., 31, 1894, . . .	361 07

Seamen's Savings Bank — Concluded.

Value, by books, of other real estate held or owned by foreclosure or otherwise,	\$29,725 00
Assessed value of the same,	21,850 00
Net income received from same during year ending Oct. 31, 1894, . . .	890 99
Number of loans which are of an amount not exceeding \$3,000 each, 176	
Aggregate amount of the same,	129,864 00
Total number of loans upon real estate, 128	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	23,290 19
Times for the dividends fixed by the by-laws: Friday preceding third Monday in January and July.	
Rate and amount of each semi-annual dividend { 2 per cent., \$8,154 06 } during the year ending Oct. 31, 1894, . . . { 2 per cent., 8,379 64 }	16,533 70
Number of accounts opened during the year ending Oct. 31, 1894, . . . 278	
Number of accounts closed during the year ending Oct. 31, 1894, . . . 216	
Total number of open accounts Oct. 31, 1894, 1,971	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	2,391 38
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	97,199 08
Number of same, 1,204	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	82,799 61
Number of same, 1,350	
Date of examination by commissioner: August 3.	

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num- ber.	Amount.		Num- ber.	Amount.
Of \$50 and less,	833	\$16,837 46	To the credit —		
Exceeding \$50 and not more than \$100,	177	14,842 73	Of women, both adult and minor,	398	\$28,447 54
Exceeding \$100 and not more than \$200,	93	15,333 38	Of guardians,	5	633 22
Exceeding \$200 and not more than \$500,	69	23,802 08	Of religious and charitable associations,	38	2,312 37
Exceeding \$500 and less than \$1,000,	19	13,383 43	In trust,	89	13,583 59
Of \$1,000 or more,	13	13,000 00			
Totals,	1,204	\$97,199 08			

SECURITY SAVINGS BANK — WEST BOYLSTON.

Incorporated March 6, 1888. Present number of corporators, 52.

GEO. F. HOWE, *President.*

GEO. L. HYDE, *Treasurer.*

LOUIS CUTTING, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

GEO. F. HOWE,

A. N. WHITING,

HENRY O. SAWYER,

WILLIAM R. WALKER,

JOHN C. HASTINGS.

Open for business every business day, except Saturday, 8 to 11 A.M.; 2 to 4 P.M.;
Saturday, 8 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Bank stock as per schedule,	\$2,438 00	Deposits,	\$29,283 43
Loans on real estate,	21,375 00	Guaranty fund, . . .	250 01
Loans on personal security, . .	5,258 00	Profit and loss ac-	
Deposits in banks, on interest, .	1,093 06	count,	657 57
Cash on hand,	26 95		
	\$30,191 01		\$30,191 01

Cash on Deposit in Banks, amount in each : —

Citizens' National Bank, Worcester,	\$820 02
Safety Fund National Bank, Fitchburg,	273 04

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
5	State National Bank, Boston, .	\$500	\$580 00	\$627 50
5	N'l B'k of Commerce, Boston,	500	580 00	647 50
2	N'l B'k of Redemption, Boston,	200	251 00	260 50
10	National City Bank, Boston, .	1,000	820 00	902 50
		\$2,200	\$2,231 00	\$2,438 00

Security Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$273 04 820 02	2½ per cent. 3 “	\$1,500 00 12,550 00	4 per cent. 5 “	\$1,550 00 11,033 00	5½ per cent. 6 “

Number of loans which are of an amount not exceeding \$3,000 each,	27	
Aggregate amount of the same,		\$19,228 06
Total number of loans upon real estate,	16	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		1,419 11
Times for the dividends fixed by the by-laws: January 1 and July 1.		
Rate and amount of each semi-annual dividend { 2 per cent., \$540 65 } during the year ending Oct. 31, 1894, { 2 per cent., 500 03 }		1,040 68
Number of accounts opened during the year ending Oct. 31, 1894,	46	
Number of accounts closed during the year ending Oct. 31, 1894,	40	
Total number of open accounts Oct. 31, 1894,	170	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		106 00
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		9,994 97
Number of same,	184	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		11,698 84
Number of same,	106	
Date of examination by commissioner: May 22.		

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less,	150	\$2,807 67	To the credit —		
Exceeding \$50 and not more than \$100,	19	1,573 17	Of women, both adult and minor,	74	\$3,257 34
Exceeding \$100 and not more than \$200,	6	897 21	Of guardians,	1	80 00
Exceeding \$200 and not more than \$500,	4	1,337 00	Of religious and charitable associations,	10	575 00
Exceeding \$500 and less than \$1,000,	4	2,379 92	In trust,	1	30 00
Of \$1,000 or more,	1	1,000 00			
Totals,	184	\$9,994 97			

SHELBURNE FALLS SAVINGS BANK — SHELBURNE FALLS.

Incorporated March 28, 1855. Present number of corporators, 31.

F. A. BALL, President.A. K. HAWKS, TreasurerHERBERT NEWELL, Clerk of the Corporation.

Names of committee charged with the investment of its funds :

A. W. WARD,A. K. HAWKS,F. R. PRATT.

Open for business every business day, 9 A.M. to 12 M ; 1 to 4 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$329,000 00	Deposits, . . .	\$917,980 89
Bank stock as per schedule, .	33,400 00	Guaranty fund, .	46,500 00
Loans on bank stock, . . .	7,945 00	Profit and loss ac-	
Railroad bonds as per schedule,	145,000 00	count, . . .	20,161 21
Loans on real estate, . . .	360,050 00		
Loans on personal security, .	79,445 00		
Deposits in banks, on interest, .	29,583 58		
Cash on hand,	218 52		
	\$984,642 10		\$984,642 10

Cash on Deposit in Banks, amount in each :—

Pynchon National Bank, Springfield,	\$5,000 00
City National Bank, Holyoke,	10,000 00
Park National Bank, Holyoke,	5,083 58
Mechanics' National Bank, Boston,	9,500 00

Shelburne Falls Savings Bank — Continued.

Loans on Bank Stock, amount on each : —

On 10 shares Shelburne Falls National Bank, Shelburne Falls, . . .	\$845 00
On 5 shares Shelburne Falls National Bank, Shelburne Falls, . . .	500 00
On 4 shares Shelburne Falls National Bank, Shelburne Falls, . . .	400 00
On 7 shares Shelburne Falls National Bank, Shelburne Falls, . . .	700 00
On 25 shares Home National Bank, Holyoke,	2,000 00
On 10 shares Berkshire National Bank, North Adams,	1,500 00
On 5 shares Holyoke National Bank, Holyoke,	
On 1 share South End National Bank, Boston,	
On 4 shares Ware National Bank, Ware,	
On 20 shares Shelburne Falls National Bank, Shelburne Falls, . . .	2,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 5s, . . .	\$48,000	\$55,200 00	\$48,000 00
of Fall River, Mass., 6s, . . .	10,000	11,900 00	10,000 00
of Fitchburg, Mass., 4s, . . .	30,000	31,300 00	30,000 00
of Lynn, Mass., 4s,	10,000	10,300 00	10,000 00
of Lynn, Mass., 5s,	10,000	11,000 00	10,000 00
of Milwaukee, Wis., 7s,	10,000	10,575 00	10,000 00
of New Bedford, Mass., 4s, . . .	15,000	15,425 00	15,000 00
of Pittsfield, Mass., 4s,	30,000	31,200 00	30,000 00
of Providence, R. I., 4s,	10,000	11,100 00	10,000 00
of Providence, R. I., 5s,	29,000	32,800 00	29,000 00
of Springfield, Ohio, 5s,	12,000	12,700 00	12,000 00
of Taunton, Mass., 4s,	20,000	20,800 00	20,000 00
of Woonsocket, R. I., 4s,	20,000	20,600 00	20,000 00
of Worcester, Mass., 4s,	20,000	22,200 00	20,000 00
of Youngstown, Ohio, 5s,	15,000	15,900 00	15,000 00
of Burlington, Vt., 4s,	40,000	41,800 00	40,000 00
	\$329,000	\$354,800 00	\$329,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	South End N'l Bank, Boston, .	\$5,000	\$3,900 00	\$5,000 00
46	Conway Nat'l Bank, Conway,	4,600	5,150 00	4,600 00
50	Adams N'l B'k, North Adams,	5,000	6,000 00	5,000 00
50	First N'l Bank, Northampton,	5,000	5,600 00	5,000 00
138	Shelburne Falls Nat'l Bank, Shelburne Falls,	13,800	17,200 00	13,800 00
		\$33,400	\$37,850 00	33,400 00

Shelburne Falls Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$20,000	\$20,200 00	\$20,000 00
Fitchburg R.R. 4s,	10,000	9,800 00	10,000 00
Fitchburg R.R. 5s,	40,000	41,800 00	40,000 00
Maine Central R.R. 7s,	15,000	20,250 00	15,000 00
N. Y. & N. E. R.R. (terminal) 4s, .	10,000	10,000 00	10,000 00
Old Colony R.R. 4s,.	10,000	10,500 00	10,000 00
Vermont & Massachusetts R.R. 5s,. .	20,000	21,600 00	20,000 00
Boston & Maine R.R. 4s,	20,000	20,200 00	20,000 00
	\$145,000	\$154,350 00	\$145,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$19,500 00	3 per cent.	\$22,000 00	4½ per cent.	\$1,200 00	5½ per cent.
5,083 58	3½ "	409,240 00	5 "	15,000 00	6 "
5,000 00	4 "				

Number of loans which are of an amount not exceeding \$3,000 each, 314
Aggregate amount of the same, \$253,540 00
Total number of loans upon real estate, 287
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894, 44,307 29
Times for the dividends fixed by the by-laws: April 10 and October 10.
Rate and amount of each semi-annual dividend { 2 per cent., \$17,192 27 }
during the year ending Oct. 31, 1894, . . . { 2 per cent., 17,578 20 } 34,770 47
Number of accounts opened during the year ending Oct. 31, 1894, . 389
Number of accounts closed during the year ending Oct. 31, 1894, . 306
Total number of open accounts Oct. 31, 1894, 3,696
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes), 1,942 02
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894, 145,641 65
Number of same, 2,062
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894, 144,901 37
Number of same, 1,857
Date of examination by commissioner: February 16.

Shelburne Falls Savings Bank — Concluded.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num- ber.	Amount.		Num- ber.	Amount.
Of \$50 and less, . . .	1,512	\$27,274 18	To the credit —		
Exceeding \$50 and not more than \$100, . . .	268	22,369 78	Of women, both adult and minor, . . .	909	\$58,269 39
Exceeding \$100 and not more than \$200, . . .	137	20,914 10	Of guardians, . . .	5	525 00
Exceeding \$200 and not more than \$500, . . .	94	32,497 00	Of religious and chari- table associations, .	70	2,815 40
Exceeding \$500 and less than \$1,000, . . .	35	24,586 59	In trust,	13	3,004 08
Of \$1,000 or more, . . .	18	18,000 00			
Totals,	2,062	\$145,641 65			

SOMERVILLE SAVINGS BANK — SOMERVILLE.

Incorporated Feb. 24, 1885. Present number of corporators, 23.

ALBION A. PERRY, *President.*FREDERIC W. STONE, *Treasurer.*
FREDERIC W. STONE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

SILAS H. HOLLAND,ALBION A. PERRY,
WILLIAM VEAZIE,J. WALTER SANBORN,
PHILIP EBERLE.

Open for business every business day, 10 A.M. to 1 P.M.; also Monday, 7.30 to 8.30 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$69,000 00	Deposits, . . .	\$428,497 49
Loans on public funds, . .	15,000 00	Guaranty fund, . .	4,175 00
Bank stock as per schedule, .	3,000 00	Interest account, . .	7,500 95
Loans on bank stock, . . .	5,000 00	Profit and loss ac-	
Railroad bonds as per schedule,	18,992 50	count,	374 97
Loans on real estate, . . .	298,780 00		
Loans on personal security, .	6,800 00		
Deposits in banks, on interest, .	17,709 58		
Expense account,	1,008 73		
Premiums,	4,808 64		
Furniture and fixtures, . .	300 00		
Cash on hand,	148 96		
	\$440,548 41		\$440,548 41

Cash on Deposit in Banks, amount in each : —

Market National Bank, Boston,	\$6,781 42
National Security Bank, Boston,	5,619 90
Somerville National Bank, Somerville,	5,308 26

Loans on Public Funds, amount on each : —

On \$2,000 United States 4s,	} \$5,000 00
On \$3,000 City of Cambridge, Mass., 6s,	
On \$10,000 Fall River, Mass., 4s,	} 10,000 00
On \$500 Portsmouth, N. H., 4s,	

Loan on Bank Stock : —

On 50 shares Fourth National Bank, Boston,	\$5,000 00
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Somerville Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s, . . .	\$5,000	\$5,600 00	\$5,000 00
of Cambridge, Mass., 4s, . . .	1,000	1,045 00	1,000 00
of Chicago, Ill., 7s, . . .	1,000	1,020 00	1,000 00*
of Cleveland, Ohio, 6s, . . .	1,000	1,075 00	1,000 00
of Dayton, Ohio, 5s, . . .	3,000	3,270 00	3,000 00*
of Fall River, Mass., 6s, . . .	1,000	1,200 00	1,000 00
of Newburyport, Mass., 4s, . . .	2,000	2,110 00	2,000 00
of New London, Conn., 4s, . . .	2,000	2,110 00	2,000 00
of Newton, Mass., 4s, . . .	2,000	2,120 00	2,000 00
of Sioux City, Iowa, 4½s, . . .	3,000	3,000 00	3,000 00
of Sioux City, Iowa, 6s, . . .	2,000	2,000 00	2,000 00
of Somerville, Mass., 4s, . . .	5,000	5,100 00	5,000 00
of Somerville, Mass., 5s, . . .	3,000	3,085 00	3,000 00
Town of Bedford, Mass., 4s, . . .	2,000	2,000 00	2,000 00
City of Everett, Mass., 4s, . . .	2,000	2,110 00	2,000 00
Town of Mansfield, Mass., 4s, . . .	1,000	1,040 00	1,000 00
of North Easton, Mass. (Village District), 4s, . . .	2,000	2,050 00	2,000 00
of Wellesley, Mass., 4s, . . .	1,000	1,030 00	1,000 00
County of Aroostook, Me., 4½s, . . .	3,000	3,180 00	3,000 00
City of Akron, Ohio, 5s, . . .	3,000	3,330 00	3,000 00
of Bridgeport, Conn., 4s, . . .	2,000	2,080 00	2,000 00
of Buffalo, N. Y., 7s, . . .	1,000	1,500 00	1,000 00
Town of Foxborough, Mass., 4s, . . .	2,000	3,112 50	3,000 00
City of Grand Rapids, Mich., 4½s, . . .	2,000	2,160 00	2,000 00
of Indianapolis, Ind., 4s, . . .	3,000	3,075 00	3,000 00
of Meriden, Conn., 4s, . . .	2,000	2,050 00	2,000 00
of Milwaukee, Wis., 5s, . . .	2,000	2,250 00	2,000 00
Town of Pepperell, Mass., 4s, . . .	3,000	3,045 00	3,000 00
of Provincetown, Mass., 4s, . . .	2,000	2,080 00	2,000 00
of Rockport, Mass., 4s, . . .	3,000	3,060 00	3,000 00
City of Waterbury, Conn., 4s, . . .	1,000	1,040 00	1,000 00
	\$69,000	\$72,927 50	\$69,000 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
20	Market National Bank, Boston,	\$2,000	\$1,700 00	\$2,000 00
10	Merchants' Nat'l B'k, Boston,	1,000	1,570 00	1,000 00
		\$3,000	\$3,270 00	\$3,000 00

Somerville Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	\$1,000	\$1,130 00	\$1,000 00
Concord & Montreal R.R. 4s,	1,000	1,025 00	1,000 00
Fitchburg R.R. 4s.	3,000	2,970 00	2,992 50
Maine Central R.R. 7s,	4,000	4,900 00	4,000 00
Vermont & Massachusetts R.R. 5s,.	1,000	1,055 00	1,000 00
Boston & Maine R.R. 4½s,	3,000	3,315 00	3,000 00
Fitchburg R.R. 5s,	2,000	2,110 00	2,000 00
Old Colony R.R. 4s,	2,000	2,095 00	2,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	2,000	2,300 00	2,000 00
	\$19,000	\$20,900 00	\$18,992 50

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$5,308 26	2 per cent.	\$5,000 00	4½ per cent.	\$35,970 00	5½ per cent.
12,401 32	2½ "	263,235 00	5 "	11,375 00	6 "
10,000 00	4½ "				

Number of loans which are of an amount not exceeding \$3,000 each,	128	
Aggregate amount of the same,		\$205,680 00
Total number of loans upon real estate,	147	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		17,715 40
Times for the dividends fixed by the by-laws: June 1 and December 1.		
Rate and amount of each semi-annual dividend { 2 per cent., \$6,214 28 } during the year ending Oct. 31, 1894, . . . { 2 per cent., 6,727 07 }		12,941 35
Number of accounts opened during the year ending Oct. 31, 1894,	842	
Number of accounts closed during the year ending Oct. 31, 1894,	441	
Total number of open accounts Oct. 31, 1894,	2,460	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		1,478 71
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		198,644 72
Number of same,	4,598	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		128,095 17
Number of same,	2,418	
Date of examination by commissioner: January 24.		

Somerville Savings Bank — Concluded.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num- ber.	Amount.		Num- ber.	Amount.
Of \$50 and less, . . .	3,814	\$57,732 02	To the credit —		
Exceeding \$50 and not more than \$100, . . .	445	36,288 72	Of women, both adult and minor, . . .	2,890	\$85,064 55
Exceeding \$100 and not more than \$200, . . .	180	28,111 47	Of guardians, . . .	16	1,521 07
Exceeding \$200 and not more than \$500, . . .	116	40,889 68	Of religious and chari- table associations, .	124	5,779 01
Exceeding \$500 and less than \$1,000, . . .	27	19,622 83	In trust,	144	6,275 49
Of \$1,000 or more, . .	16	16,000 00			
Totals,	4,598	\$198,644 72			

SOUTH ADAMS SAVINGS BANK—ADAMS.

Incorporated May 1, 1869. Present number of corporators, 33.

J. C. CHALMERS, *President.* H. H. WELLINGTON, *Treasurer.*
WILLIAM S. JENKS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

DANIEL BURT, A. J. BUCKLIN,
H. H. WELLINGTON, N. H. BIXBY,
GEO. H. HOLDEN.

Open for business every business day, 9 A.M. to 12.30 P.M.; 1.30 to 3 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$178,500 00	Deposits,	\$641,003 04
Bank stock as per schedule, .	63,000 00	Guaranty fund, .	34,500 00
Railroad bonds as per schedule, .	115,000 00	Interest account, .	5,057 17
Real estate by foreclosure, .	2,750 00	Profit and loss ac-	
Loans on real estate,	242,120 00	count,	12,024 61
Loans on personal security, .	47,125 00		
Loans to counties, cities or towns			
(notes),	18,800 00		
Deposits in banks, on interest, .	7,813 95		
Deposits in banks, not on interest,	7,000 00		
Expense account,	630 56		
Taxes paid,	1,515 70		
Unpaid interest,	2,620 40		
Insurance account,	408 34		
Premium account,	3,190 00		
Cash on hand,	2,610 87		
	\$692,584 82		\$692,584 82

Cash on Deposit in Banks, amount in each :—

First National Bank, Adams, \$8,813 95
Third National Bank, Boston, 6,000 00

South Adams Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s, . .	\$20,000	\$22,900 00	\$20,000 00
of Boston, Mass., 5s, . .	3,000	3,558 00	3,000 00
of Boston, Mass., 6s, . .	2,000	2,450 00	2,000 00
of Cambridge, Mass., 6s, . .	2,000	2,030 00	2,000 00
of Cleveland, Ohio, 4½s, . .	5,000	5,300 00	5,000 00
of Cleveland, Ohio, 5s, . .	3,000	3,220 00	3,000 00
of Cleveland, Ohio, 6s, . .	2,000	2,175 00	2,000 00
of Dayton, Ohio, 5s, . .	5,000	5,900 00	5,000 00*
of East Saginaw, Mich., 5s, . .	1,000	1,085 70	1,000 00
of Fall River, Mass., 5s, . .	4,000	4,300 00	4,000 00
of Fall River, Mass., 6s, . .	6,000	6,725 00	6,000 00
of Lewiston, Me., 5s, . .	2,000	2,070 00	2,000 00
of Pawtucket, R. I., 4s, . .	5,000	5,157 00	5,000 00
of Providence, R. I., 5s, . .	7,000	8,022 00	7,000 00
of Springfield, Mass., 6s, . .	1,000	1,220 00	1,000 00
of Springfield, Ohio, 4½s, . .	2,000	2,165 00	2,000 00
of Springfield, Ohio, 5s, . .	8,000	8,877 00	8,000 00
of Somerville, Mass., 5s, . .	5,000	5,130 00	5,000 00
of Salem, Mass., 5s, . .	1,000	1,114 50	1,000 00
of Taunton, Mass., 6s, . .	1,000	1,045 50	1,000 00
of Worcester, Mass., 4s, . .	2,000	2,165 00	2,000 00
of Worcester, Mass., 5s, . .	5,000	5,690 00	5,000 00
Town of Adams, Mass., 5s, . .	50,000	55,821 50	50,000 00
of Brookline, Mass., 7s, . .	500	555 00	500 00
District of Columbia 5s, . .	25,000	26,875 00	25,000 00
of Columbia 6s, . .	2,500	2,950 00	2,500 00
City of Manchester, N. H., 6s, . .	2,000	2,030 00	2,000 00
of Milwaukee, Wis., 5s, . .	1,500	1,687 50	1,500 00
Town of Marblehead, Mass., 5s, . .	5,000	5,500 00	5,000 00
	\$178,500	\$197,718 70	\$178,500 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
187	First Nat'l Bank, Adams, . .	\$18,700	\$28,050 00	\$18,700 00
83	Lincoln Nat'l Bank, Boston, . .	8,300	7,470 00	8,300 00
20	Conway Nat'l Bank, Conway, . .	2,000	2,400 00	2,000 00
50	First N'l B'k, Easthampton, . .	5,000	7,000 00	5,000 00
16	Franklin Co. N'l Bank, Green- field,	1,600	1,600 00	1,600 00
25	Lee National Bank, Lee, . .	2,500	3,500 00	2,500 00
10	Lenox National Bank, Lenox, . .	1,000	1,200 00	1,000 00
35	Adams N'l B'k, North Adams, . .	3,500	4,500 00	3,500 00

South Adams Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
13	First N'l Bank, Newburyport,	\$1,300	\$1,600 00	\$1,300 00
75	Berkshire N'l B'k, No Adams,	7,500	7,725 00	7,500 00
5	Third Nat'l Bank, Pittsfield,	500	1,000 00	500 00
40	First Nat'l Bank, Worcester,	4,000	7,500 00	4,000 00
16	First National Bank, Woburn,	1,600	2,080 00	1,600 00
50	Third National Bank, Boston,	5,000	4,650 00	5,000 00
5	Williamstown National Bank, Williamstown,	500	560 00	500 00
		\$63,000	\$80,835 00	\$63,000 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	\$7,000	\$7,910 00	\$7,000 00
Boston & Lowell R.R. 4s,	8,000	8,101 50	8,000 00
Boston & Lowell R.R. 5s,	11,000	11,550 00	11,000 00
Boston & Lowell R.R. 6s,	1,000	1,040 00	1,000 00
Boston & Maine R.R. 4s,	10,000	10,250 00	10,000 00
Fitchburg R.R. 4s,	5,000	5,000 00	5,000 00
Fitchburg R.R. 5s,	15,000	15,712 50	15,000 00
Leeds & Farmington R.R. 6s,	5,000	5,200 00	5,000 00
Maine Central R.R. 4½s,	5,000	5,400 00	5,000 00
Maine Central R.R. 5s,	2,000	2,280 00	2,000 00
Old Colony R.R. 4½s,	1,000	1,062 50	1,000 00
Old Colony R.R. 6s,	9,000	9,555 00	9,000 00
Penobscot Shore Line R.R. 4s,	5,000	5,100 00	5,000 00
Portland & Kennebec R.R. 6s,	6,000	6,120 00	6,000 00
Portsmouth, Great Falls & Conway R.R. 4½s,	5,000	5,500 00	5,000 00
Vermont & Massachusetts R.R. 5s,	10,000	10,850 00	10,000 00
Worcester, Nashua & Rochester R.R. 4s,	10,000	10,200 00	10,000 00
	\$115,000	\$120,831 50	\$115,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$7,813 95	3 per cent.	\$91,100 00	5 per cent.	\$209,795 00	6 per cent.
4,000 00	4 "	2,500 00	5½ "	150 00	7 "

South Adams Savings Bank — Concluded.

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$2,750 00
Assessed value of the same,	2,900 00
Net income received from same during year ending Oct. 31, 1894, . . .	30 00
Number of loans which are of an amount not exceeding \$3,000 each, . 174	
Aggregate amount of the same,	176,895 00
Total number of loans upon real estate,	172
Amount of investments from which no income is received,	1,800 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	37,282 55
Times for the dividends fixed by the by-laws: first Thursday in January and July.	
Rate and amount of each semi-annual dividend { 2 per cent., \$12,712 60 } during the year ending Oct. 31, 1894, . . . { 2 per cent., 12,751 85 }	25,464 45
Number of accounts opened during the year ending Oct. 31, 1894,	200
Number of accounts closed during the year ending Oct. 31, 1894,	203
Total number of open accounts Oct. 31, 1894,	1,964
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	2,375 13
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	82,983 36
Number of same,	1,395
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	120,874 61
Number of same,	1,307
Date of examination by commissioner: May 18.	

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less,	1,066	\$19,845 74	To the credit —		
Exceeding \$50 and not more than \$100,	182	13,746 47	Of women, both adult and minor,	545	\$33,651 00
Exceeding \$100 and not more than \$200,	69	11,221 54	Of religious and charitable associations,	54	2,409 00
Exceeding \$200 and not more than \$500,	55	19,524 19	In trust,	41	5,161 62
Exceeding \$500 and less than \$1,000,	14	9,645 42			
Of \$1,000 or more,	9	9,000 00			
Totals,	1,395	\$82,983 36			

SOUTH BOSTON SAVINGS BANK—SOUTH BOSTON.

Incorporated March 3, 1863. Present number of corporators, 74.

THOMAS HILLS, *President.*

EDWARD H. BARTON, *Treasurer.*

EDWARD H. BARTON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

THOMAS HILLS,
WILLIAM S. CROSBY,
SOLOMON A. WOODS,
DUDLEY PRAY,

CHAS. T. GALLAGHER,
JOSEPH C. STOREY,
CHAS. H. COLE,
HORACE MANSON,
GEORGE H. BOND.

Open for business every business day, 9 A.M. to 3 P.M.; also Wednesday and Saturday,
7 to 9 P.M., for deposits only.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$357,095 00	Deposits,	\$2,897,576 08
Bank stock as per schedule, .	116,400 00	Guaranty fund, .	143,560 00
Railroad bonds as per schedule, .	381,000 00	Profit and loss ac-	
Real estate (for banking pur-		count,	75,744 93
poses),	50,000 00		
Loans on real estate,	1,523,404 00		
Loans on personal security, .	587,500 00		
Loans to counties, cities or towns			
(notes),	20,000 00		
Deposits in banks, on interest, .	75,643 37		
Cash on hand,	5,838 64		
	\$3,116,881 01		\$3,116,881 01

Cash on Deposit in Banks, amount in each : —

Tremont National Bank, Boston,	\$21,761 51
Howard National Bank, Boston,	18,064 99
Globe National Bank, Boston,	21,656 29
Mattapan Deposit and Trust Company, South Boston,	14,160 58

South Boston Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Cleveland, Ohio, 6s, . . .	\$10,000	\$10,674 50	\$10,000 00
of Cleveland, Ohio, 5s, . . .	10,000	10,724 67	10,000 00
of Cleveland, Ohio, 7s, . . .	1,000	1,061 27	1,000 00
of Dayton, Ohio, 5s, . . .	16,000	18,330 67	16,000 00*
of Detroit, Mich., 6s, . . .	9,000	11,376 90	9,000 00
of Fall River, Mass., 6s, . . .	10,000	12,279 00	10,000 00
of Fort Wayne, Ind., 4½s, . . .	10,000	10,885 00	10,000 00
of Lewiston, Me., 6s, . . .	10,000	11,610 00	10,000 00
of New London, Conn., 7s, . . .	10,000	11,833 33	10,000 00
of Norwich, Conn., 5s, . . .	24,000	27,492 80	24,000 00
of Pawtucket, R. I., 6s, . . .	8,000	8,148 80	8,000 00
of Portland, Me., 6s, . . .	15,000	18,789 00	13,775 00
of Saginaw, Mich., 4½s, . . .	45,000	48,690 00	45,000 00
of Springfield, Mass., 7s, . . .	3,000	3,783 70	3,000 00
of Springfield, Ohio, 5s, . . .	10,000	11,005 34	10,000 00
Town of Orange, Mass., 4s, . . .	10,000	10,729 34	10,000 00
District of Columbia 5s, . . .	4,000	4,282 27	4,000 00
of Columbia 6s, . . .	3,000	3,552 90	3,000 00
of Columbia 7s, . . .	7,000	8,419 83	7,000 00
County of Aroostook, Me., 4½s, . . .	20,000	21,568 00	20,000 00
City of Boston, Mass., 4s, . . .	45,000	50,456 67	45,000 00
of Bangor, Me., 6s, . . .	8,000	8,822 40	7,320 00
of Bay City, Mich., 5s, . . .	25,000	29,095 00	25,000 00
of Everett, Mass., 4s, . . .	20,000	21,692 67	20,000 00
of Haverhill, Mass., 4s, . . .	26,000	27,808 73	26,000 00
	\$359,000	\$403,112 79	\$357,095 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
111	Atlas National Bank, Boston, .	\$11,100	\$12,987 00	\$11,100 00
75	N'l B'k of Commerce, Boston,	7,500	8,625 00	7,500 00
60	Columbian N'l Bank, Boston, .	6,000	6,210 00	6,000 00
100	Eliot National Bank, Boston, .	10,000	13,100 00	10,000 00
100	Freeman's Nat'l Bank, Boston,	10,000	10,000 00	10,000 00
60	Globe National Bank, Boston,	6,000	5,400 00	6,000 00
45	Massachusetts N'l B'k, Boston,	4,500	4,398 75	4,500 00
45	N'l B'k of N. America, Boston,	4,500	5,175 00	4,500 00
25	N'l B'k of the Republic, Boston,	2,500	3,975 00	2,500 00
5	Shoe & Leather N'l B'k, Boston,	500	450 00	500 00
50	Suffolk Nat'l Bank, Boston, .	5,000	5,006 25	5,000 00
200	Third National Bank, Boston,	20,000	17,950 00	20,000 00

South Boston Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
150	Tremont Nat'l Bank, Boston, .	\$15,000	\$13,200 00	\$15,000 00
89	Nat'l Webster Bank, Boston, .	8,900	8,900 00	8,900 00
14	Winthrop Nat'l Bank, Boston, .	1,400	1,631 00	1,400 00
20	Howard Nat'l Bank, Boston, .	2,000	1,935 00	2,000 00
15	Old Boston Nat'l Bank, Boston, .	1,500	1,567 50	1,500 00
		\$116,400	\$120,510 50	\$116,400 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 6s,	\$14,000	\$14,813 40	\$14,000 00
Danbury & Norwalk R.R. 5s,	20,000	23,529 34	20,000 00
Eastern R.R. 6s,	25,000	30,682 50	25,000 00
Fitchburg R.R. 4s,	10,000	9,952 67	10,000 00
Leeds & Farmington R.R. 6s,	3,000	3,165 00	3,000 00
Maine Central R.R. 6s,	5,000	5,554 00	5,000 00
Maine Central R.R. 7s,	10,000	12,537 84	10,000 00
N. Y. & N. E. R.R. (terminal) 4s,	25,000	27,148 33	25,000 00
Old Colony R.R. 4s,	25,000	26,665 84	25,000 00
Old Colony R.R. 4½s,	25,000	26,683 75	25,000 00
Portland & Kennebec R.R. 6s,	1,000	1,018 34	1,000 00
Portland & Ogdensburg R.R. 6s,	12,000	13,461 60	12,000 00
Portsmouth, Great Falls & Conway R.R. 4½s,	45,000	50,250 00	45,000 00
Troy & Boston R.R. 7s,	20,000	30,226 66	20,000 00
Maine Central R.R. 4½s,	16,000	17,060 00	16,000 00
Boston & Albany R.R. 4s,	25,000	26,583 33	25,000 00
Concord & Montreal R.R. 4s,	23,000	24,133 13	23,000 00
Concord & Claremont R.R. 4½s,	20,000	21,634 00	20,000 00
Leeds & Farmington R.R. 6s,	3,000	3,165 00	3,000 00
New Haven & Derby R.R. 6s,	25,000	27,875 00	25,000 00
Sullivan County R.R. 4s,	12,000	12,130 00	12,000 00
Worcester, Nashua & Roch. R.R. 4s,	20,000	20,990 67	20,000 00
	\$381,000	\$426,095 40	\$381,000 00

South Boston Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$75,643 37	2 per cent.	\$50,000 00	4½ per cent.	\$29,550 00	5½ per cent.
325,000 00	4 “	82,500 00	4½ “	69,500 00	6 “
120,000 00	4½ “	1,453,154 00	5 “	1,200 00	6½ “

Amount invested in real estate for banking purposes,	\$50,000 00
Estimated value of the same,	50,000 00
Assessed value of the same,	58,700 00
Net income received from same during year ending Oct. 31, 1894,	4,002 58
Number of loans which are of an amount not exceeding \$3,000 each, 675	
Aggregate amount of the same,	958,980 00
Total number of loans upon real estate,	774
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	153,236 38
Times for the dividends fixed by the by-laws: third Wednesday in April and October.	
Rate and amount of each semi-annual dividend { 2 per cent., \$51,478 27 } during the year ending Oct. 31, 1894, . . . { 2 per cent., 52,508 21 }	103,986 48
Number of accounts opened during the year ending Oct. 31, 1894,	1,869
Number of accounts closed during the year ending Oct. 31, 1894,	1,629
Total number of open accounts Oct. 31, 1894,	15,566
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	11,374 57
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	712,527 46
Number of same,	17,992
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	722,691 89
Number of same,	13,258
Date of examination by commissioner: September 6.	

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less,	15,252	\$249,065 55	To the credit —		
Exceeding \$50 and not more than \$100,	1,589	128,363 09	Of women, both adult and minor,	8,206	\$330,689 83
Exceeding \$100 and not more than \$200,	631	100,813 34	Of guardians,	7	2,273 64
Exceeding \$200 and not more than \$500,	408	138,841 74	Of religious and charitable associations,	104	7,748 81
Exceeding \$500 and less than \$1,000,	87	65,443 74	In trust,	1,202	52,170 07
Of \$1,000 or more,	30	30,000 00			
Totals,	17,992	\$712,527 46			

SOUTHBRIDGE SAVINGS BANK—SOUTHBRIDGE.

Incorporated April 20, 1848. Present number of corporators, 64.

ROBERT H. COLE, *President.* C. D. MONROE, *Treasurer.*
C. D. MONROE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

ROBERT H. COLE, C. D. PAIGE,
F. L. CHAPIN, GEO. W. WELLS,
JACOB BOOTH.

Open for business every business day, except Saturday, 9 A.M. to 3 P.M.; Saturday,
9 A.M. to 2 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$306,000 00	Deposits,	\$1,682,628 14
Bank stock as per schedule, .	62,959 88	Guaranty fund, . .	77,000 00
Loans on bank stock,	12,500 00	Interest account, . .	20,406 84
Railroad bonds as per schedule, .	280,000 00	Profit and loss ac- count,	10,773 16
Real estate (for banking pur- poses),	33,000 00		
Loans on real estate,	540,675 00		
Loans on personal security, . .	436,250 00		
Loans to counties, cities or towns (notes),	65,650 00		
Loans on depositors' books, . .	865 00		
Deposits in banks, on interest, .	48,807 95		
Expense account,	1,799 79		
Cash on hand,	2,299 52		
	\$1,790,807 14		\$1,790,807 14

Cash on Deposit in Banks, amount in each :—
Southbridge National Bank, Southbridge, \$19,000 00
City National Bank, Worcester, 3,654 06
Pyncheon National Bank, Springfield, 26,153 89

Loans on Bank Stock, amount on each :—
On 47 shares Southbridge National Bank, Southbridge, \$4,500 00
On 100 shares Broadway National Bank, Boston, 8,000 00

Southbridge Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bay City, Mich., 5s, . . .	\$10,000	\$11,300 00	\$10,000 00
of Cambridge, Mass., 6s, . . .	15,000	15,375 00	15,000 00
of Chelsea, Mass., 6s, . . .	10,000	10,225 00	10,000 00
of Cleveland, Ohio, 5s, . . .	20,000	21,400 00	20,000 00
of Dayton, Ohio, 5s, . . .	20,000	22,000 00	20,000 00*
of Fall River, Mass., 6s, . . .	11,000	13,200 00	11,000 00
of Fall River, Mass., 4½s, . . .	15,000	16,200 00	15,000 00
of Holyoke, Mass., 6s, . . .	20,000	22,100 00	20,000 00
of New Bedford, Mass., 5s, . . .	10,000	11,000 00	10,000 00
of New Bedford, Mass., 6s, . . .	5,000	6,300 00	5,000 00
of Newton, Mass., 6s, . . .	5,000	6,025 00	5,000 00
of Pawtucket, R. I., 5s, . . .	20,000	20,900 00	20,000 00
of Providence, R. I., 5s, . . .	5,000	5,400 00	5,000 00
of Salem, Mass., 5s, . . .	10,000	11,150 00	10,000 00
of Scranton, Pa., 4½s, . . .	10,000	10,900 00	10,000 00
of Somerville, Mass., 4½s, . . .	10,000	10,550 00	10,000 00
of Waterbury, Conn., 7s, . . .	10,000	10,750 00	10,000 00
of Waterbury, Conn., 4s, . . .	10,000	10,450 00	10,000 00
Town of Beverly, Mass., 4s, . . .	10,000	10,350 00	10,000 00
of Brookline, Mass., 4s, . . .	20,000	22,000 00	20,000 00
County of Aroostook, Me., 4½s, . . .	10,000	10,600 00	10,000 00
City of Grand Rapids, Mich., 4½s, . . .	10,000	10,800 00	10,000 00
Town of Methuen, Mass., 4s, . . .	10,000	10,500 00	10,000 00
City of Milwaukee, Wis., 5s, . . .	10,000	11,175 00	10,000 00
of New Britain, Conn., 4s, . . .	10,000	10,450 00	10,000 00
of Portland, Me., 6s, . . .	10,000	12,100 00	10,000 00
	\$306,000	\$333,200 00	\$306,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
5	Atlas National Bank, Boston, .	\$500	\$585 00	\$635 63
26	Blackstone N'l Bank, Boston, .	2,600	2,600 00	2,600 00
18	Boylston Nat'l Bank, Boston, .	1,800	2,205 00	1,800 00
10	Boston National Bank, Boston, .	1,000	1,040 00	1,150 00
12	National City Bank, Boston, .	1,200	984 00	1,200 00
5	Columbian Nat'l Bank, Boston, .	500	515 00	500 00
10	N'l B'k of Commerce, Boston, .	1,000	1,150 00	1,236 25
100.	Freeman's Nat'l Bank, Boston, .	10,000	9,000 00	13,400 00
22	New England N'l B'k, Boston, .	2,200	3,432 00	2,200 00
25	National Revere Bank, Boston, .	2,500	2,375 00	2,500 00
50	Suffolk National Bank, Boston, .	5,000	5,000 00	6,050 00

Southbridge Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of shares.		Par Value.	Estimated Market Value.	Amount Invested.
20	Washington N'l Bank, Boston,	\$2,000	\$2,160 00	\$2,000 00
16	Leicester N'l Bank, Leicester,	1,600	2,400 00	1,842 00
138	Southbridge National Bank, Southbridge,	13,800	16,560 00	14,490 00
60	Ware National Bank, Ware, .	6,000	6,300 00	6,960 00
18	City Nat'l Bank, Worcester, .	1,800	2,628 00	2,016 00
20	Quinsigamond National Bank, Worcester,	2,000	2,600 00	2,380 00
		\$55,500	\$61,534 00	\$62,959 88

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 7s, . . .	\$20,000	\$20,200 00	\$20,000 00
Boston & Maine R.R. 4½s, . . .	50,000	55,250 00	50,000 00
Fitchburg R.R. 4s,	15,000	14,850 00	15,000 00
Fitchburg R.R. 5s,	50,000	53,500 00	50,000 00
Fitchburg R.R. 6s,	5,000	5,250 00	5,000 00
Maine Central R.R. 4½s,	40,000	42,400 00	40,000 00
Maine Central R.R. 7s,	10,000	13,600 00	10,000 00
Old Colony R.R. 4s,	25,000	26,187 50	25,000 00
Conn. & Passumpsic Rivers R.R. 4s,	20,000	20,500 00	20,000 00
St. Johnsbury & Lake Champ. R.R. 5s,	25,000	28,750 00	25,000 00
Upper Coos R.R. 4½s,	20,000	21,000 00	20,000 00
	\$280,000	\$301,487 50	\$280,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$22,654 06	2 per cent.	\$128,900 00	4½ per cent.	\$41,250 00	5½ per cent.
90,603 89	4 "	1,200 00	4½ "	232,400 00	6 "
108,800 00	4½ "	105,000 00	4½ "		
193,100 00	4½ "	180,840 00	5 "		

Southbridge Savings Bank — Concluded.

Amount invested in real estate for banking purposes,	\$33,000 00
Estimated value of the same,	33,000 00
Assessed value of the same,	21,000 00
Net income received from same during year ending Oct. 31, 1894, . . .	899 50
Number of loans which are of an amount not exceeding \$3,000 each, 201	
Aggregate amount of the same,	198,640 00
Total number of loans upon real estate,	188
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	89,277 65
Times for the dividends fixed by the by-laws: first Wednesday in January and July.	
Rate and amount of each semi-annual dividend { 2 per cent., \$33,081 38 } during the year ending Oct. 31, 1894, . . . { 2 per cent., 32,531 21 }	65,612 59
Number of accounts opened during the year ending Oct. 31, 1894, . . .	349
Number of accounts closed during the year ending Oct. 31, 1894, . . .	486
Total number of open accounts Oct. 31, 1894,	4,232
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	5,323 40
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	190,993 60
Number of same,	2,234
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	309,746 41
Number of same,	2,955
Date of examination by commissioner: April 24.	

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num- ber.	Amount.		Num- ber.	Amount.
Of \$50 and less,	1,565	\$33,293 90	To the credit —		
Exceeding \$50 and not more than \$100,	815	26,606 50	Of women, both adult and minor,	438	\$37,948 98
Exceeding \$100 and not more than \$200,	170	26,862 32	Of guardians,	2	345 00
Exceeding \$200 and not more than \$500,	120	41,224 84	Of religious and charitable associations,	50	19,267 40
Exceeding \$500 and less than \$1,000,	28	19,917 68	In trust,	67	12,829 36
Of \$1,000 or more,	86	43,088 36			
Totals,	2,234	\$190,993 60			

SOUTH SCITUATE SAVINGS BANK—NORWELL.

Incorporated April 2, 1834. Present number of corporators, 34.

HENRY NORWELL, *President.*

EBENEZER T. FOGG, *Treasurer.*

HENRY J. CURTIS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

WILLARD TORREY,

CHAS. A. LITCHFIELD,

JOSEPH H. CORTHELL,

WM. H. LITCHFIELD,

EBENEZER T. FOGG.

Open for business every business day, except Wednesday, 9 A.M. to 4 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$6,450 00	Deposits,	\$479,617 42
Bank stock as per schedule, .	53,505 00	Guaranty fund,	22,000 00
Loans on bank stock,	500 00	Interest account,	14,748 73
Railroad bonds as per schedule, .	28,200 00	Suspense account,	410 27
Real estate by foreclosure,	12,700 00		
Loans on real estate,	330,012 88		
Loans on personal security,	51,527 48		
Loans to counties, cities or towns (notes),	15,500 00		
Deposits in banks, on interest,	15,405 48		
Cash on hand,	2,975 58		
	\$516,776 42		\$516,776 42

Cash on Deposit in Bank :—

Boston National Bank, Boston, \$15,405 48

Loan on Bank Stock :—

On 25 shares Dedham National Bank, Dedham, \$500 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Fall River, Mass, 6s,	\$1,000	\$1,010 00	\$1,010 00
of Worcester, Mass, 4½s,	5,000	5,450 00	5,350 00
	\$6,000	\$6,460 00	\$6,450 00

South Scituate Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	Atlantic Nat'l Bank, Boston, .	\$1,000	\$1,227 50	\$1,300 00
18	Boston National Bank, Boston, .	1,800	1,872 00	2,016 00
23	National City Bank, Boston, .	2,300	1,885 00	2,300 00
32	Columbian Nat'l B'k, Boston, .	3,200	3,413 00	4,000 00
8	Eliot National Bank, Boston, .	800	1,048 00	800 00
30	Nat'l B'k of Commerce, Boston, .	3,000	3,450 00	4,000 00
23	National Eagle Bank, Boston, .	2,300	2,014 00	2,300 00
26	Fourth Nat'l Bank, Boston, .	2,600	2,979 00	2,600 00
3	Globe National Bank, Boston, .	300	270 00	300 00
14	Howard Nat'l Bank, Boston, .	1,400	1,354 50	1,400 00
15	Hamilton Nat'l Bank, Boston, .	1,500	1,657 50	1,500 00
15	Merchants' N'l Bank, Boston, .	1,500	2,362 50	1,500 00
5	Massachusetts N'l B'k, Boston, .	500	485 00	500 00
10	New England N'l B'k, Boston, .	1,000	1,582 50	1,000 00
45	North National Bank, Boston, .	4,500	5,163 75	4,700 00
13	Shawmut Nat'l Bank, Boston, .	1,300	1,550 25	1,300 00
48	Nat'l Revere Bank, Boston, .	4,800	4,472 00	4,800 00
17	Second National Bank, Boston, .	1,700	3,145 00	1,900 00
6	Winthrop Nat'l B'k, Boston, .	600	699 00	1,000 00
13	Nat'l Webster Bank, Boston, .	1,300	1,263 75	1,300 00
16	Washington Nat'l B'k, Boston, .	1,600	1,744 00	1,600 00
10	Nat'l Union Bank, Boston, .	1,000	1,342 50	1,133 00
40	Hingham N'l Bank, Hingham, .	2,800	2,840 00	3,556 00
13	Union Market National Bank, Watertown, .	1,300	1,720 00	2,400 00
43	Union Nat'l Bank, Weymouth, .	4,300	4,386 00	4,300 00
		\$48,400	\$53,926 75	\$53,505 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$10,000	\$10,100 00	\$10,000 00
Boston & Maine R.R. 4s, . . .	3,000	3,030 00	3,000 00
Fitchburg R.R. 5s,	15,000	15,776 00	15,200 00
	\$28,000	\$28,906 00	\$28,200 00

South Scituate Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$15,405 48	2 per cent.	\$48,250 00	5 per cent.	\$302,865 36	6 per cent.
15,500 00	4½ "	29,725 00	5½ "	1,200 00	7 "

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$12,700 00
Assessed value of the same,	10,900 00
Net income received from same during year ending Oct. 31, 1894,	385 58
Number of loans which are of an amount not exceeding \$3,000 each, 371	
Aggregate amount of the same,	289,731 36
Total number of loans upon real estate,	330
Amount of investments from which no income is received,	2,225 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	27,200 38
Times for the dividends fixed by the by-laws: last Saturday in January and July.	
Rate and amount of each semi-annual dividend { 2 per cent., \$9,895 31 } during the year ending Oct. 31, 1894, . . . { 2 per cent., 9,674 87 }	19,570 18
Number of accounts opened during the year ending Oct. 31, 1894,	48
Number of accounts closed during the year ending Oct. 31, 1894,	72
Total number of open accounts Oct. 31, 1894,	1,180
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	1,653 26
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	24,070 89
Number of same,	160
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	57,300 74
Number of same,	551
Date of examination by commissioner: June 12.	

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less,	76	\$1,880 19	To the credit —		
Exceeding \$50 and not more than \$100,	32	2,766 72	Of women, both adult and minor,	63	\$5,260 04
Exceeding \$100 and not more than \$200,	22	3,195 04	Of religious and charitable associations,	7	2,541 67
Exceeding \$200 and not more than \$500,	21	8,170 96	In trust,	8	3,520 00
Exceeding \$500 and less than \$1,000,	8	7,307 98			
Of \$1,000 or more,	1	1,250 00			
Totals,	160	\$24,070 89			

SOUTH WEYMOUTH SAVINGS BANK—SOUTH WEYMOUTH.

Incorporated March 6, 1868. Present number of corporators, 40.

JOSEPH DYER, *President.* A. E. VINING, *Treasurer.*
A. E. VINING, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

JOSEPH DYER, A. B. RAYMOND,
PRINCE H. TIRRELL, JOHN M. WHITCOMB,
E. J. PITCHER.

Open for business every business day, 8 to 10 A.M.; 3.30 to 5 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$135,000 00	Deposits, . . .	\$683,986 97
Bank stock as per schedule, .	83,901 00	Guaranty fund, .	31,500 00
Loan on bank stock, . . .	132 50	Interest account, .	11,293 84
Railroad bonds as per schedule,	74,000 00		
Real estate by foreclosure, .	5,479 35		
Loans on real estate, . . .	379,842 00		
Loans on personal security, .	2,385 00		
Loans to counties, cities or towns (notes),	29,000 00		
Loans on depositors' books, .	75 00		
Deposit in bank, on interest, .	15,260 72		
Expense account,	742 51		
Furniture, etc.,	500 00		
Suspense,	30 35		
Taxes,	98 17		
Cash on hand,	334 21		
	\$726,780 81		\$726,780 81

Cash on Deposit in Bank :—

First National Bank, South Weymouth, \$15,260 72

Loan on Bank Stock :—

On 3 shares First National Bank, South Weymouth, \$132 50

South Weymouth Savings Bank—Continued.*Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Chicago, Ill., 4s,	\$10,000	\$10,200 00	\$10,000 00*
of Fall River, Mass., 4s,	15,000	15,525 00	15,000 00
of Saginaw, Mich., 4s,	10,000	10,100 00	10,000 00
of Worcester, Mass., 4½s,	5,000	5,500 00	5,000 00
Town of Attleborough, Mass., 4s,	10,000	10,500 00	10,000 00
of Dalton, Mass., 4s,	5,000	5,200 00	5,000 00
of Needham, Mass., 4s,	5,000	5,250 00	5,000 00
of Orange, Mass., 4s,	5,000	5,250 00	5,000 00
of Weymouth, Mass., 4s,	45,000	47,250 00	45,000 00
of Winchester, Mass., 4s,	10,000	10,150 00	10,000 00
County of Hillsborough, N. H., 4s,	10,000	10,200 00	10,000 00
City of Waterbury, Conn., 4s,	5,000	5,200 00	5,000 00
	\$135,000	\$140,325 00	\$135,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
30	Atlantic Nat'l Bank, Boston,	\$3,000	\$3,682 50	\$3,300 00
40	Boston Nat'l Bank, Boston,	4,000	4,160 00	4,000 00
30	Columbian Nat'l B'k, Boston,	3,000	3,105 00	3,000 00
20	Continental Nat'l Bank, Boston,	2,000	2,300 00	2,000 00
30	N'l B'k of Commerce, Boston,	3,000	3,450 00	3,000 00
40	Eliot National Bank, Boston,	4,000	5,240 00	4,000 00
15	National Eagle Bank, Boston,	1,500	1,200 00	1,200 00
20	Globe Nat'l Bank, Boston,	2,000	1,760 00	1,700 00
45	Howard Nat'l Bank, Boston,	4,500	4,353 75	4,500 00
35	Merchants' Nat'l Bank, Boston,	3,500	5,521 25	4,500 00
30	Manufacturers' N'l B'k, Boston,	3,000	3,000 00	3,000 00
20	Market Nat'l Bank, Boston,	2,000	1,700 00	1,700 00
30	New England N'l B'k, Boston,	3,000	4,680 00	3,400 00
30	N'l B'k of No. America, Boston,	3,000	3,450 00	3,100 00
50	N'l B'k of Redemption, Boston,	5,000	6,125 00	6,000 00
35	National Revere Bank, Boston,	3,500	3,325 00	3,500 00
25	N'l B'k of the Republic, Boston,	2,500	3,975 00	2,700 00
30	Shawmut Nat'l Bank, Boston,	3,000	3,457 50	3,000 00
25	Shoe & Leather N'l B'k, Boston,	2,500	2,250 00	2,500 00
20	Second Nat'l Bank, Boston,	2,000	3,600 00	2,800 00
18	Suffolk Nat'l Bank, Boston,	1,800	1,800 00	1,800 00
27	Tremont National B'k, Boston,	2,700	2,376 00	2,600 00
24	Nat'l Webster Bank, Boston,	2,400	2,400 00	2,400 00
60	First N'l B'k, So. Weymouth,	6,000	7,200 00	7,200 00
10	First National Bank, Rockland,	1,000	1,100 00	1,000 00
60	Union Nat'l Bank, Weymouth,	6,000	6,120 00	6,001 00
		\$79,900	\$91,331 00	\$83,901 00

South Weymouth Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 6s, . . .	\$10,000	\$10,150 00	\$10,000 00
Boston & Lowell R.R. 4s, . . .	10,000	10,200 00	10,000 00
Boston & Lowell R.R. 7s, . . .	5,000	5,050 00	5,000 00
Boston & Maine R.R. 4s, . . .	10,000	10,200 00	10,000 00
Concord & Montreal R.R. 4s, . . .	5,000	5,100 00	5,000 00
Fitchburg R.R. 4s, . . .	3,000	2,955 00	3,000 00
Fitchburg R.R. 6s, . . .	4,000	4,200 00	4,000 00
Old Colony R.R. 4s, . . .	18,000	18,590 00	18,000 00
Old Colony R.R. 6s, . . .	4,000	4,200 00	4,000 00
Vermont & Massachusetts R.R. 5s,	5,000	5,450 00	5,000 00
	\$74,000	\$76,095 00	\$74,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$293,834 50	6 per cent.	\$45,700 00	5 per cent.	\$15,260 72	2 per cent.
42,900 00	5½ "	29,000 00	4 "		

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$5,479 35
Assessed value of the same,	5,450 00
Net income received from same during year ending Oct. 31, 1894, . . .	358 00
Number of loans which are of an amount not exceeding \$3,000 each, 266	
Aggregate amount of the same,	279,734 50
Total number of loans upon real estate,	267
Amount of investments from which no income is received,	30 35
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	36,380 40
Times for the dividends fixed by the by-laws: second Wednesday in Jan- uary and July.	
Rate and amount of each semi-annual dividend { 2½ per cent., \$14,467 19 } during the year ending Oct. 31, 1894, . . . { 2½ per cent., 14,737 41 }	29,204 60
Number of accounts opened during the year ending Oct. 31, 1894, . . .	142
Number of accounts closed during the year ending Oct. 31, 1894, . . .	104
Total number of open accounts Oct. 31, 1894,	1,620
Total expenses of the corporation for the year ending Oct. 31, 1894 (ex- clusive of taxes),	1,956 77
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	70,975 72
Number of same,	836
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	76,816 06
Number of same,	864
Date of examination by commissioner: March 20.	

South Weymouth Savings Bank — Concluded.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less, . . .	606	\$12,167 34	To the credit —		
Exceeding \$50 and not more than \$100, . . .	103	8,966 12	Of women, both adult and minor, . . .	404	\$29,833 68
Exceeding \$100 and not more than \$200, . . .	52	8,156 50	Of guardians, . . .	8	1,284 76
Exceeding \$200 and not more than \$500, . . .	48	17,490 39	Of religious and charitable associations, .	11	512 00
Exceeding \$500 and less than \$1,000, . . .	17	12,068 50	In trust,	33	9,484 92
Of \$1,000 or more, . .	10	12,116 87			
Totals,	836	\$70,975 72			

SPENCER SAVINGS BANK—SPENCER.

Incorporated April 7, 1871. Present number of corporators, 29.

ERASTUS JONES, *President.* J. W. TEMPLE, *Treasurer.*
J. W. TEMPLE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

A. W. CURTIS, GEO. A. CRAIG,
ERASTUS JONES, JAMES H. ARMS,
I. L. PROUTY.

Open for business every business day, except Saturday, 9 A.M. to 12 M.; 1 to 4 P.M.;
Saturday, close at 2 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$219,800 00	Deposits,	\$724,573 27
Bank stock as per schedule, .	57,150 00	Guaranty fund, . .	20,275 00
Loans on bank stock,	11,450 00	Interest account, . .	10,512 50
Railroad bonds as per schedule, .	96,500 00	Profit and loss ac-	
Real estate by foreclosure, . .	4,160 83	count,	3,375 48
Loans on real estate,	253,152 96		
Loans on personal security, . .	38,450 00		
Loans to counties, cities or towns			
(notes),	67,571 17		
Deposit in bank, on interest, .	527 47		
Expense account,	550 24		
Premiums,	9,423 58		
	\$758,736 25		\$758,736 25

Cash on Deposit in Bank : —
Spencer National Bank, Spencer, \$527 47

Loans on Bank Stock, amount on each : —
On 10 shares People's National Bank, Marlborough, \$500 00
On 40 shares Spencer National Bank, Spencer, 4,000 00
On 50 shares First National Bank, Grafton, 1,350 00
On 7 shares Mechanics' National Bank, Worcester, 600 00
On 50 shares Fourth National Bank, Boston, 5,000 00

Spencer Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 7s,	\$3,000	\$3,443 80	\$3,000 00
of Boston, Mass., 4s,	2,000	2,059 00	2,000 00
of Cambridge, Mass., 4s,	3,000	3,176 70	3,000 00
of Cleveland, Ohio, 3.65s,	7,000	12,242 20	{ 7,000 00
of Cleveland, Ohio, 4s,	5,000		
of Columbus, Ohio, 4s,	12,000	12,000 00	12,000 00*
of Dayton, Ohio, 4s,	3,000	2,980 20	3,000 00*
of Fall River, Mass., 4s,	9,500	9,932 25	9,500 00
of Grand Rapids, Mich., 5s,	10,000	10,100 00	10,000 00
of Haverhill, Mass., 4s,	10,000	10,246 00	10,000 00
of Holyoke, Mass., 4s,	6,000	6,289 80	6,000 00
of Lynn, Mass., 4s,	5,000	16,299 50	{ 5,000 00
of Lynn, Mass., 5s,	10,000		
of Marlborough, Mass., 4s,	10,000	10,487 00	10,000 00
of Milwaukee, Wis., 5s,	4,000	4,088 00	4,000 00
of Northampton, Mass., 4s,	5,000	5,134 00	5,000 00
of Taunton, Mass., 4s,	5,000	5,266 50	5,000 00
Town of Beverly, Mass., 4s,	12,000	12,600 00	12,000 00
of Hopkinton, Mass., 4s,	5,000	5,000 00	5,000 00
of Leominster, Mass., 4s,	6,000	6,112 25	6,000 00
of Peabody, Mass., 4s,	10,000	10,440 00	10,000 00
of Spencer, Mass., 4s,	10,000	10,200 00	10,000 00
of Waltham, Mass., 4s,	15,000	15,559 50	15,000 00
of Winchester, Mass., 4s,	5,000	5,165 50	5,000 00
of Cranston, R. I., 4s,	5,000	5,287 50	5,000 00
City of Brockton, Mass., 4s,	3,000	3,046 20	3,000 00
of Burlington, Vt., 4s,	3,000	3,157 50	3,000 00
of Chelsea, Mass., 4s,	10,000	10,153 00	10,000 00
of Everett, Mass., 4s,	3,800	3,836 10	3,800 00
of Malden, Mass., 3½s,	1,000	1,000 00	1,000 00
of New Britain, Conn., 4s,	4,500	4,700 70	4,500 00
of Newton, Mass., 3½s,	5,000	5,000 00	5,000 00
of Oshkosh, Wis., 4½s,	5,000	5,178 50	5,000 00
Town of Randolph, Mass., 4s,	3,000	3,112 50	3,000 00
City of Somerville, Mass., 4s,	4,000	4,041 60	4,000 00
	\$219,800	\$227,335 80	\$219,800 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
83	Lincoln Nat'l Bank, Boston,	\$8,300	\$6,274 00	\$8,300 00
30	Manufacturers' N'l B'k, Boston,	3,000	3,000 00	3,000 00
20	North National Bank, Boston,	2,000	2,335 00	2,000 00

Spencer Savings Bank — Continued.*Detailed Statement of Bank Stocks — Concluded.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
112	Nat'l Bank of the Commonwealth, Boston,	\$11,200	\$14,448 00	\$11,200 00
6	N'l B'k of Redemption, Boston,	600	754 50	600 00
3	N'l Hide & Leather B'k, Boston,	300	322 50	300 00
7	Nat'l Webster Bank, Boston,	700	700 00	700 00
15	State Nat'l Bank, Boston,	1,500	1,751 25	1,500 00
7	Leicester Nat'l B'k, Leicester,	700	1,050 00	700 00
35	Leominster Nat'l Bank, Leominster,	3,500	3,675 00	3,500 00
13½	First Nat'l Bank, Grafton,	1,350	1,350 00	1,350 00
14	Oxford Nat'l Bank, Oxford,	1,400	1,470 00	1,400 00
12	Palmer Nat'l Bank, Palmer,	1,200	1,800 00	1,200 00
85	Spencer Nat'l Bank, Spencer,	8,500	10,625 00	8,500 00
25	First Nat'l Bank, Webster,	2,500	2,750 00	2,500 00
5	First Nat'l B'k, Westborough,	500	500 00	500 00
57	City Nat'l Bank, Worcester,	5,700	8,265 00	5,700 00
5	Central N'l Bank, Worcester,	500	725 00	500 00
12	First Nat'l Bank, Worcester,	1,200	1,860 00	1,200 00
25	Mechanics' N'l B'k, Worcester,	2,500	2,500 00	2,500 00
		\$57,150	\$64,940 25	\$57,150 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 5s,	\$6,000	\$6,360 00	\$6,000 00
Boston & Lowell R.R. 4s,	20,000	20,417 00	20,000 00
Boston & Maine R.R. 4s,	4,000	4,060 00	4,000 00
Boston & Maine R.R. 4½s,	5,000	5,537 50	5,000 00
Fitchburg R.R. 4s,	8,000	8,000 00	8,000 00
Fitchburg R.R. 4½s,	8,000	8,320 00	8,000 00
Leeds & Farmington R.R. 6s,	4,000	4,240 00	4,000 00
Lowell & Lawrence R.R. 6s,	1,000	1,596 00	1,000 00
Maine Central R.R. 6s,	2,000	2,211 60	2,000 00
Maine Central R.R. 7s,	5,500	7,426 75	5,500 00
N. Y. & N. E. R.R. (terminal) 4s,	20,000	21,652 00	20,000 00
Old Colony R.R. 4s,	10,000	10,650 00	10,000 00
Old Colony R.R. 6s,	3,000	3,060 00	3,000 00
	\$96,500	\$103,530 85	\$96,500 00

Spencer Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$1,350 00	0 per cent.	\$1,400 00	3½ per cent.	\$22,100 00	4½ per cent.
527 47	2 “	59,071 17	4 “	6,400 00	4½ “
10,000 00	3 “	5,000 00	4½ “	255,302 96	5 “

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$4,160 83
Assessed value of the same,	5,850 00
Net income received from same during year ending Oct. 31, 1894,	290 83
Number of loans which are of an amount not exceeding \$3,000 each,	155
Aggregate amount of the same,	95,125 00
Total number of loans upon real estate,	173
Amount of investments from which no income is received,	1,350 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	34,770 99
Times for the dividends fixed by the by-laws: January 1 and July 1.	
Rate and amount of each semi-annual dividend { 2 per cent., \$14,140 51 } during the year ending Oct. 31, 1894, { 2 per cent, 13,938 53 }	28,079 04
Number of accounts opened during the year ending Oct. 31, 1894,	220
Number of accounts closed during the year ending Oct. 31, 1894,	312
Total number of open accounts Oct. 31, 1894,	2,398
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	1,179 43
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	103,846 94
Number of same,	1,320
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	148,126 63
Number of same,	2,053
Date of examination by commissioner: March 8.	

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less,	932	\$21,715 85	To the credit —		
Exceeding \$50 and not more than \$100,	217	17,926 00	Of women, both adult and minor,	357	\$22,080 00
Exceeding \$100 and not more than \$200,	71	11,593 61	Of guardians,	1	59 00
Exceeding \$200 and not more than \$500,	65	23,779 00	Of religious and chari-table associations,	12	1,725 00
Exceeding \$500 and less than \$1,000,	24	17,732 00	In trust,	17	3,555 00
Of \$1,000 or more,	11	11,100 98			
Totals,	1,320	\$103,846 94			

SPRINGFIELD FIVE CENTS SAVINGS BANK—
SPRINGFIELD.

Incorporated April 27, 1854. Present number of corporators, 29.

WILLIAM RICE, *President.* DANIEL J. MARSH, *Treasurer.*
HENRY D. MARSH, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

HENRY M. PHILLIPS, CHARLES A. NICHOLS,
OLIVER MARSH.

Open for business every business day, 9 A.M. to 4 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$128,000 00	Deposits,	\$3,937,048 92
Bank stock as per schedule, .	125,000 00	Guaranty fund,	105,000 00
Loans on bank stock,	82,525 00	Interest account,	7,898 83
Railroad bonds as per schedule, .	150,000 00	Profit and loss ac-	
Loans on railroad stock,	19,125 00	count,	27,863 40
Real estate (for banking pur-		Real estate expense	
poses),	180,000 00	account,	7,993 92
Loans on real estate,	2,256,005 00		
Loans on personal security,	707,440 00		
Loans to counties, cities or towns			
(notes),	10,000 00		
Loans on depositors' books,	2,110 00		
Deposits in banks, on interest,	468,079 52		
Cash on hand,	7,020 55		
	\$4,085,305 07		\$4,085,305 07

Cash on Deposit in Banks, amount in each : —

Agawam National Bank, Springfield,	\$53,000 00
Chapin National Bank, Springfield,	50,000 00
Chicopee National Bank, Springfield,	131,713 79
City National Bank, Springfield,	50,000 00
Pyncheon National Bank, Springfield,	50,000 00
Springfield Safe Deposit and Trust Company, Springfield,	50,000 00
Hampshire County National Bank, Northampton,	20,000 00
Springfield National Bank, Springfield,	63,365 73

Springfield Five Cents Savings Bank — Continued.

Loans on Bank Stock, amount on each : —

On 30 shares Springfield National Bank, Springfield,	\$3,000 00
On 40 shares Springfield National Bank, Springfield,	4,000 00
On 53 shares Third National Bank, Springfield,	5,000 00
On 3 shares First National Bank, Westfield,	100 00
On 1 share Springfield Safe Deposit and Trust Company, Springfield, .	100 00
On 2 shares Springfield Safe Deposit and Trust Company, Springfield, .	200 00
On 21 shares Mechanics' National Bank, Worcester,	1,000 00
On 3 shares National Revere Bank, Boston,	275 00
On 100 shares First National Bank, Springfield,	4,000 00
On 12 shares Agawam National Bank, Springfield,	1,200 00
On 5 shares First National Bank, Chicopee,	
On 5 shares City National Bank, Springfield,	500 00
On 10 shares City National Bank, Springfield,	1,000 00
On 10 shares Chapin National Bank, Springfield,	1,000 00
On 5 shares First National Bank, Springfield,	400 00
On 5 shares Second National Bank, Springfield,	500 00
On 15 shares Second National Bank, Springfield,	1,500 00
On 20 shares Springfield National Bank, Springfield,	1,950 00
On 15 shares First National Bank, Springfield,	600 00
On 20 shares Third National Bank, Springfield,	5,400 00
On 20 shares Chapin National Bank, Springfield,	
On 14 shares Hadley Falls National Bank, Holyoke,	800 00
On 11 shares Agawam National Bank, Springfield,	

Loans on Railroad Stock, amount on each : —

On 10 shares New York, New Haven & Hartford R.R.,	\$300 00
On 5 shares New York, New Haven & Hartford R.R.,	500 00
On 112 shares New York, New Haven & Hartford R.R.,	15,000 00
On 17 shares New York, New Haven & Hartford R.R.,	2,500 00
On 6 shares Boston & Albany R.R.,	825 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	\$40,000	\$46,000 00	\$40,000 00
City of New Haven, Conn., 4s,	25,000	25,000 00	25,000 00
of Springfield, Mass., 6s,	7,000	8,400 00	7,000 00
of Springfield, Mass., 7s,	1,000	1,200 00	1,000 00
of Cambridge, Mass., 4s,	50,000	54,570 00	50,000 00
of Chicopee, Mass., 4s,	5,000	5,350 00	5,000 00
	\$128,000	\$140,520 00	\$128,000 00

Springfield Five Cents Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
25	Greylock Nat'l Bank, Adams, .	\$2,500	\$3,750 00	\$2,500 00
50	First National Bank, Chicopee,	5,000	7,000 00	5,000 00
35	Hadley Falls N'l B'k, Holyoke,	3,500	5,425 00	3,500 00
10	Monson Nat'l Bank, Monson, .	1,000	1,500 00	1,000 00
125	Hampshire Co. National Bank, Northampton,	12,500	15,625 00	12,500 00
232	Agawam N'l Bk, Springfield,	23,200	23,200 00	23,200 00
120	Chapin N'l Bank, Springfield,	12,000	13,800 00	12,000 00
70	Chicopee N'l B'k, Springfield,	7,000	10,850 00	7,000 00
50	City Nat'l Bank, Springfield, .	5,000	6,900 00	5,000 00
115	John Hancock National Bank, Springfield,	11,500	13,225 00	11,500 00
120	Pyncheon N'l B'k, Springfield,	12,000	18,000 00	12,000 00
122	Second Nat'l Bank, Springfield,	12,200	17,080 00	12,200 00
60	Ware National Bank, Ware, .	6,000	6,900 00	6,000 00
56	City National Bank, Worcester,	5,600	7,280 00	5,600 00
60	Springfield N'l B'k, Springfield,	6,000	7,800 00	6,000 00
		\$125,000	\$158,335 00	\$125,000 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Providence R.R. 4s,	\$50,000	\$51,500 00	\$50,000 00
Old Colony R.R. 4s,	50,000	52,020 00	50,000 00
Boston & Albany R.R. 4s,	50,000	54,060 00	50,000 00
	\$150,000	\$157,580 00	\$150,000 00

Total Amount of Loans, with each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$3,017,205 00	5 per cent.	\$291,713 79	4 per cent.	\$186,365 73	3 per cent.

Springfield Five Cents Savings Bank — Concluded.

Amount invested in real estate for banking purposes,	\$180,000 00
Estimated value of the same,	180,000 00
Assessed value of the same,	156,500 00
Net income received from same during year ending Oct. 31, 1894, . . .	3,272 78
Number of loans which are of an amount not exceeding \$3,000 each, 473	
Aggregate amount of the same,	743,205 00
Total number of loans upon real estate,	558
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	192,766 53
Times for the dividends fixed by the by-laws: January 15 and July 15.	
Rate and amount of each semi-annual dividend { 2 per cent., \$70,656 80 } during the year ending Oct. 31, 1894, . . . { 2 per cent., 72,951 90 }	143,608 70
Number of accounts opened during the year ending Oct. 31, 1894,	2,116
Number of accounts closed during the year ending Oct. 31, 1894,	1,596
Total number of open accounts Oct. 31, 1894,	11,456
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	9,034 00
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	864,693 40
Number of same,	11,438
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	715,605 29
Number of same,	8,410
Date of examination by commissioner: April 20.	

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less,	8,850	\$134,936 08	To the credit —		
Exceeding \$50 and not more than \$100,	1,112	90,958 06	Of women, both adult and minor,	4,815	\$383,095 28
Exceeding \$100 and not more than \$200,	534	82,275 55	Of guardians,	16	8,111 69
Exceeding \$200 and not more than \$500,	535	195,815 90	Of religious and charitable associations,	97	19,373 40
Exceeding \$500 and less than \$1,000,	189	133,550 83	In trust,	166	44,501 59
Of \$1,000 or more,	218	227,147 96			
Totals,	11,438	\$864,693 40			

SPRINGFIELD INSTITUTION FOR SAVINGS— SPRINGFIELD.

Incorporated June 16, 1827. Present number of corporators, 61.

JOHN B. STEBBINS, *President.*

HENRY S. LEE, *Treasurer.*

WILLIAM S. SHURTLEFF, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

EDWARD P. CHAPIN,

J. H. APPLETON,

HENRY S. LEE.

Open for business every business day, 9 A.M. to 4 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$3,261,200 00	Deposits,	\$12,048,912 61
Loans on public funds,	1,000 00	Guaranty fund,	435,000 00
Bank stock as per schedule,	989,800 00	Interest account,	80,750 60
Loans on bank stock,	123 850 00	Profit and loss account,	21,166 12
Railroad bonds as per schedule,	1,591,000 00		
Loans on railroad stock,	201,600 00		
Real estate (for banking purposes),	116,500 00		
Real estate by foreclosure,	1,550 00		
Loans on real estate,	4,143,900 00		
Loans on personal security,	1,694,450 00		
Loans to counties, cities or towns (notes),	283,100 00		
Loans on depositors' books,	9,650 00		
Deposits in banks, on interest,	10,000 00		
Deposits in banks, not on interest,	29,107 11		
Cash on hand,	129,152 22		
	<hr/>		<hr/>
	\$12,585,859 33		\$12,585,859 33

Cash on Deposit in Banks, amount in each : —

Agawam National Bank, Springfield,	\$1,205 24
Chicopee National Bank, Springfield,	3,484 78
Pynchon National Bank, Springfield,	3,089 29
First National Bank, Springfield,	1,418 48
Second National Bank, Springfield,	1,464 58
Third National Bank, Springfield,	1,963 23
City National Bank, Springfield,	4,451 43
Chapin National Bank, Springfield,	1,334 86

Springfield Institution for Savings — Continued.

John Hancock National Bank, Springfield,	\$1,552 52
Springfield National Bank, Springfield,	1,962 68
Blackstone National Bank, Boston,	1,780 02
Athol National Bank, Athol,	10,000 00
Springfield Safe Deposit and Trust Company, Springfield,	5,000 00

Loan on Public Funds :—

On \$1,000 New Hampshire 6s,	\$1,000 00
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Loans on Bank Stock, amount on each :—

On 20 shares Agawam National Bank, Springfield,	\$2,000 00
On 16 shares Chapin National Bank, Springfield,	1,600 00
On 20 shares Chicopee National Bank, Springfield,	600 00
On 12 shares Chicopee National Bank, Springfield,	1,200 00
On 10 shares Chicopee National Bank, Springfield,	1,000 00
On 50 shares Chicopee National Bank, Springfield,	4,200 00
On 29 shares Chicopee National Bank, Springfield,	2,500 00
On 2 shares Chicopee National Bank, Springfield,	200 00
On 7 shares Chicopee National Bank, Springfield,	700 00
On 90 shares City National Bank, Springfield,	9,000 00
On 10 shares City National Bank, Springfield,	1,000 00
On 50 shares City National Bank, Springfield,	5,000 00
On 40 shares City National Bank, Springfield,	4,000 00
On 23 shares First National Bank, Springfield,	1,400 00
On 50 shares First National Bank, Springfield,	5,000 00
On 14 shares First National Bank, Springfield,	1,400 00
On 10 shares First National Bank, Springfield,	900 00
On 20 shares First National Bank, Springfield,	1,900 00
On 9 shares First National Bank, Springfield,	500 00
On 5 shares First National Bank, Springfield,	350 00
On 12 shares John Hancock National Bank, Springfield,	1,000 00
On 9 shares Pyncheon National Bank, Springfield,	900 00
On 3 shares Second National Bank, Springfield,	300 00
On 6 shares Second National Bank, Springfield,	300 00
On 6 shares Second National Bank, Springfield,	600 00
On 100 shares Second National Bank, Springfield,	2,000 00
On 8 shares Second National Bank, Springfield,	200 00
On 4 shares Second National Bank, Springfield,	400 00
On 22 shares Second National Bank, Springfield,	2,000 00
On 50 shares Springfield National Bank, Springfield,	5,000 00
On 10 shares Springfield National Bank, Springfield,	1,000 00
On 20 shares Springfield National Bank, Springfield,	2,000 00
On 20 shares Springfield National Bank, Springfield,	2,000 00
On 100 shares Springfield National Bank, Springfield,	10,000 00
On 7 shares Springfield National Bank, Springfield,	600 00
On 5 shares Springfield National Bank, Springfield,	300 00
On 4 shares Springfield National Bank, Springfield,	400 00
On 10 shares Springfield National Bank, Springfield,	600 00
On 5 shares Third National Bank, Springfield,	450 00
On 30 shares Third National Bank, Springfield,	3,000 00
On 10 shares Third National Bank, Springfield,	1,000 00
On 1 share First National Bank, Amherst,	100 00
On 8 shares Hadley Falls National Bank, Holyoke,	800 00

Springfield Institution for Savings — Continued.

On 54 shares Hampshire County National Bank, Northampton,	\$5,400 00
On 70 shares Home National Bank, Holyoke,	5,000 00
On 55 shares Home National Bank, Holyoke,	4,500 00
On 16 shares Lee National Bank, Lee,	1,600 00
On 13 shares Pittsfield National Bank, Pittsfield,	1,100 00
On 10 shares Palmer National Bank, Palmer,	800 00
On 30 shares Northampton National Bank, Northampton,	2,650 00
On 50 shares Ware National Bank, Ware,	4,100 00
On 12 shares Chicopee National Bank, Springfield,	2,650 00
On 15 shares City National Bank, Springfield,	
On 7 shares Chicopee National Bank, Springfield,	850 00
On 4 shares Chapin National Bank, Springfield,	
On 25 shares Chapin National Bank, Springfield,	1,550 00
On 10 shares Agawam National Bank, Springfield,	
On 12 shares John Hancock National Bank, Springfield,	3,100 00
On 10 shares City National Bank, Springfield,	
On 21 shares Chapin National Bank, Springfield,	900 00
On 7 shares Chicopee National Bank, Springfield,	
On 2 shares Second National Bank, Springfield,	1,900 00
On 9 shares Pynchon National Bank, Springfield,	
On 12 shares Chicopee National Bank, Springfield,	850 00
On 4 shares First National Bank, Springfield,	
On 5 shares Second National Bank, Springfield,	4,500 00
On 50 shares Springfield National Bank, Springfield,	
On 5 shares Metacomet National Bank, Fall River,	3,000 00
On 10 shares Lee National Bank, Lee,	
On 20 shares National Mahaiwe Bank, Great Barrington,	

Loans on Railroad Stock, amount on each : —

On 100 shares Boston & Albany R.R.,	\$12,400 00
On 4 shares Boston & Albany R.R.,	600 00
On 37 shares Boston & Albany R.R.,	2,000 00
On 16 shares Boston & Albany R.R.,	250 00
On 2 shares Boston & Albany R.R.,	300 00
On 10 shares Boston & Albany R.R.,	850 00
On 32 shares Boston & Albany R.R.,	1,250 00
On 15 shares Boston & Albany R.R.,	2,000 00
On 5 shares Boston & Albany R.R.,	400 00
On 2 shares Boston & Albany R.R.,	300 00
On 100 shares Boston & Albany R.R.,	8,000 00
On 1 share Boston & Albany R.R.,	150 00
On 2 shares Boston & Albany R.R.,	300 00
On 1 share Boston & Albany R.R.,	100 00
On 2 shares Boston & Albany R.R.,	300 00
On 5 shares New York, New Haven & Hartford R.R.,	700 00
On 4 shares New York, New Haven & Hartford R.R.,	500 00
On 7 shares New York, New Haven & Hartford R.R.,	200 00
On 132 shares New York, New Haven & Hartford R.R.,	16,750 00
On 200 shares New York, New Haven & Hartford R.R.,	30,000 00
On 4 shares New York, New Haven & Hartford R.R.,	400 00
On 66 shares New York, New Haven & Hartford R.R.,	8,300 00
On 4 shares New York, New Haven & Hartford R.R.,	500 00
On 50 shares New York, New Haven & Hartford R.R.,	6,600 00

Springfield Institution for Savings — Continued.

On 10 shares New York, New Haven & Hartford R.R.,	.	.	.	.	\$250 00
On 2 shares New York, New Haven & Hartford R.R.,	.	.	.	.	200 00
On 113 shares New York, New Haven & Hartford R.R.,	.	.	.	.	11,000 00
On 30 shares New York, New Haven & Hartford R.R.,	.	.	.	.	4,200 00
On 9 shares New York, New Haven & Hartford R.R.,	.	.	.	.	1,200 00
On 50 shares New York, New Haven & Hartford R.R.,	.	.	.	.	4,050 00
On 200 shares New York, New Haven & Hartford R.R.,	.	.	.	.	26,150 00
On 7 shares New York, New Haven & Hartford R.R.,	.	.	.	.	900 00
On 6 shares New York, New Haven & Hartford R.R.,	.	.	.	.	500 00
On 2 shares New York, New Haven & Hartford R.R.,	.	.	.	.	200 00
On 13 shares New York, New Haven & Hartford R.R.,	.	.	.	.	1,350 00
On 53 shares New York, New Haven & Hartford R.R.,	.	.	.	.	7,000 00
On 18 shares New York, New Haven & Hartford R.R.,	.	.	.	.	1,100 00
On 28 shares New York, New Haven & Hartford R.R.,	.	.	.	.	2,900 00
On 6 shares New York, New Haven & Hartford R.R.,	.	.	.	.	600 00
On 9 shares New York, New Haven & Hartford R.R.,	.	.	.	.	900 00
On 8 shares New York, New Haven & Hartford R.R.,	.	.	.	.	1,000 00
On 3 shares New York, New Haven & Hartford R.R.,	.	.	.	.	350 00
On 11 shares New York, New Haven & Hartford R.R.,	.	.	.	.	150 00
On 5 shares Old Colony R.R.,	.	.	.	.	3,000 00
On 20 shares New York, New Haven & Hartford R.R.,	.	.	.	.
On 25 shares Boston & Albany R.R.,	.	.	.	.	19,000 00
On 118 shares New York, New Haven & Hartford R.R.,	.	.	.	.
On 30 shares Boston & Albany R.R.,	.	.	.	.	6,300 00
On 30 shares New York, New Haven & Hartford R.R.,	.	.	.	.
On 30 shares Boston & Albany R.R.,	.	.	.	.	16,250 00
On 85 shares New York, New Haven & Hartford R.R.,	.	.	.	.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
County of Hampden, Mass., 3s,	\$100,000	\$95,000 00	\$94,000 00
State of Massachusetts 5s,	3,000	3,060 00	3,000 00
State of New Hampshire 6s,	116,000	129,225 00	126,000 00
City of Bangor, Me., 6s,	12,000	13,710 00	12,000 00
of Boston, Mass., 4s,	250,000	258,250 00	255,000 00
of Boston, Mass., 6s,	25,000	29,500 00	25,000 00
of Boston, Mass., 5s,	29,000	33,060 00	29,000 00
of Burlington, Vt., 4s,	100,000	104,500 00	100,000 00
of Cambridge, Mass., 4s.,	200,000	207,865 00	205,000 00
of Cleveland, Ohio, 6s,	29,000	31,030 00	29,000 00
of Detroit, Mich., 4s,	50,000	53,500 00	50,000 00
of Fall River, Mass., 4s,	30,000	30,180 00	30,000 00
of Hartford, Conn., 6s,	70,000	74,900 00	71,000 00
of Holyoke, Mass., 6s,	54,000	59,400 00	54,000 00
of Haverhill, Mass., 4s,	50,000	51,500 00	50,000 00
of Lawrence, Mass., 4s,	10,000	10,200 00	10,000 00
of Meriden, Conn., 4s,	20,000	20,400 00	20,000 00
of Middletown, Conn., 6s,	2,000	2,200 00	2,000 00
of New Bedford, Mass., 4s,	30,000	30,600 00	30,000 00

Springfield Institution for Savings — Continued.

Detailed Statement of Public Funds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
City of New Bedford, Mass., 6s, .	\$6,000	\$6,600 00	\$6,000 00
of New Bedford, Mass., 7s, .	50,000	65,000 00	55,000 00
of New Haven, Conn., 4s, .	50,000	52,500 00	50,000 00
of New Haven, Conn., 6s, .	1,200	1,320 00	1,200 00
of New Haven, Conn., 7s, .	20,000	24,000 00	22,000 00
of Newton, Mass., 4s, .	50,000	52,000 00	50,000 00
of Newton, Mass., 5s, .	10,000	11,200 00	10,000 00
of Newton, Mass., 6s, .	55,000	65,450 00	56,000 00
of Northampton, Mass., 4s, .	130,000	131,300 00	130,000 00
of Norwich, Conn., 5s, .	29,000	32,190 00	29,000 00
of Norwich, Conn., 7s, .	34,000	42,500 00	37,000 00
of Pittsfield, Mass., 4s, .	30,000	30,600 00	30,000 00
of Pittsfield, Mass., 4½s, .	5,000	5,000 00	5,000 00
of Providence, R. I., 5s, .	109,000	117,720 00	113,000 00
of Providence, R. I., 6s, .	48,000	54,000 00	53,000 00
of Salem, Mass., 4s, .	6,000	6,120 00	6,000 00
of Springfield, Mass., 4s, .	83,000	86,860 00	83,000 00
of Springfield, Mass., 6s, .	27,000	32,400 00	27,000 00
of Springfield, Mass., 7s, .	295,000	353,320 00	325,000 00
of Taunton, Mass., 4s, .	50,000	53,000 00	50,000 00
of Waterbury, Conn., 4s, .	6,000	6,000 00	6,000 00
of Waterbury, Conn., 7s, .	14,000	14,980 00	14,000 00
of Worcester, Mass., 4s, .	110,000	114,400 00	110,000 00
of Worcester, Mass., 5s, .	80,000	84,000 00	80,000 00
Town of Brookline, Mass., 5s, .	50,000	51,000 00	50,000 00
of Brookline, Mass., 6s, .	5,000	5,000 00	5,000 00
of Brookline, Mass., 7s, .	19,000	20,520 00	20,000 00
of Danvers, Mass., 5s, .	21,000	23,100 00	21,000 00
of Leominster, Mass., 4s, .	10,000	10,000 00	10,000 00
of Meriden, Conn., 4s, .	30,000	30,600 00	30,000 00
of Westfield, Mass., 4s, .	15,000	15,000 00	15,000 00
of Chicopee, Mass., 4s, .	100,000	102,000 00	100,000 00
United States 5s, .	150,000	178,500 00	173,000 00
City of Fitchburg, Mass., 4s, .	25,000	25,625 00	25,000 00
Town of Everett, Mass., 4s, .	20,000	20,800 00	20,000 00
City of Providence, R. I., 4s, .	85,000	93,200 00	90,000 00
of Hartford, Conn., 4s, .	125,000	132,500 00	125,000 00
of Middletown, Conn., 4s, .	20,000	20,400 00	20,000 00
Town of Meriden, Conn., 6s, .	14,000	15,120 00	14,000 00
	\$3,167,200	\$3,423,905 00	\$3,261,200 00

Springfield Institution for Savings — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
45	First National Bank, Adams, .	\$4,500	\$2,025 00	\$4,500 00
85	Greylock Nat'l Bank, Adams, .	3,500	5,250 00	5,000 00
50	First National Bank, Boston, .	5,000	11,750 00	5,000 00
200	Second Nat'l Bank, Boston, .	20,000	36,000 00	20,000 00
150	Atlantic Nat'l Bank, Boston, .	15,000	18,000 00	18,000 00
150	Atlas National Bank, Boston, .	15,000	17,250 00	15,000 00
100	Blackstone N'l Bank, Boston, .	10,000	10,000 00	10,000 00
100	Columbian Nat'l Bank, Boston, .	10,000	10,300 00	10,000 00
80	Eliot National Bank, Boston, .	3,000	3,900 00	3,000 00
50	Faneuil Hall N'l B'k, Boston, .	5,000	6,500 00	6,000 00
200	Freeman's Nat'l Bank, Boston, .	20,000	17,000 00	19,000 00
150	Hamilton Nat'l Bank, Boston, .	15,000	16,500 00	15,000 00
133	Howard Nat'l Bank, Boston, .	13,300	12,635 00	13,300 00
150	Merchants' N'l Bank, Boston, .	15,000	23,550 00	19,000 00
25	Mt. Vernon N'l Bank, Boston, .	2,500	3,000 00	2,500 00
50	N'l B'k of Commerce, Boston, .	5,000	5,750 00	5,000 00
100	National Bank of the Common- wealth, Boston,	10,000	13,000 00	12,000 00
175	N'l B'k of No. America, Boston, .	17,500	20,125 00	17,500 00
250	N'l B'k of Redemption, Boston, .	25,000	31,250 00	27,000 00
150	National City Bank, Boston, .	15,000	12,000 00	13,500 00
50	N'l Eagle Bank, Boston, . . .	5,000	4,150 00	5,000 00
20	Nat'l Exchange Bank, Boston, .	2,000	2,500 00	2,000 00
50	N'l Hide & Leather B'k, Boston, .	5,000	5,350 00	5,000 00
150	Nat'l Revere Bank, Boston, . .	15,000	14,250 00	15,000 00
43	Nat'l Union Bank, Boston, . . .	4,300	5,762 00	4,300 00
200	North Nat'l Bank, Boston, . . .	20,000	23,000 00	23,000 00
70	Old Boston Nat'l Bank, Boston, .	7,000	7,280 00	7,000 00
100	Shawmut N'l Bank, Boston, . . .	10,000	11,500 00	10,000 00
75	State Nat'l Bank, Boston, . . .	7,500	8,625 00	7,500 00
50	Suffolk Nat'l Bank, Boston, . .	5,000	5,000 00	5,000 00
150	Tremont Nat'l Bank, Boston, . .	15,000	12,750 00	15,000 00
30	Washington N'l Bank, Boston, . .	3,000	3,210 00	3,000 00
50	Nat'l Webster Bank, Boston, . .	5,000	5,000 00	4,500 00
200	First National Bank, Chicopee, .	20,000	30,000 00	28,000 00
15	First N'l Bank, Easthampton, . .	1,500	1,875 00	1,500 00
50	Wachusett N'l B'k, Fitchburg, .	5,000	10,000 00	5,000 00
32	Franklin Co. N'l B'k, Greenfield, .	3,200	3,200 00	1,300 00
200	City Nat'l Bank, Holyoke, . . .	20,000	22,000 00	21,500 00
60	Hadley Falls N'l B'k, Holyoke, .	6,000	9,300 00	8,500 00
50	Holyoke Nat'l Bank, Holyoke, . .	5,000	7,500 00	6,000 00
50	Leominster N'l B'k, Leominster, .	5,000	5,000 00	5,000 00
30	Lee National Bank, Lee,	3,000	3,750 00	3,000 00
63	Monson Nat'l Bank, Monson, . .	6,300	9,450 00	7,000 00
50	First N'l Bank, Northampton, . .	5,000	6,000 00	6,000 00
50	Hampshire Co. National Bank, Northampton,	5,000	6,000 00	5,000 00
140	Northampton National Bank, Northampton,	14,000	23,100 00	21,000 00
100	Palmer Nat'l Bank, Palmer, . . .	10,000	12,500 00	12,000 00

Springfield Institution for Savings — Continued.*Detailed Statement of Bank Stocks — Concluded.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
74	Pittsfield N'l Bank, Pittsfield, .	\$7,400	\$8,880 00	\$8,000 00
94	Ware National Bank, Ware, .	9,400	10,340 00	10,000 00
50	First Nat'l Bank, Westfield, .	5,000	7,000 00	7,000 00
25	Hampden N'l B'k, Westfield, .	2,500	3,500 00	2,500 00
400	Agawam N'l B'k, Springfield, .	40,000	44,000 00	40,000 00
300	Chapin N'l Bank, Springfield, .	30,000	43,500 00	34,000 00
500	Chicopee N'l B'k, Springfield, .	50,000	75,000 00	70,500 00
300	City Nat'l Bank, Springfield, .	30,000	43,500 00	35,000 00
450	First Nat'l Bank, Springfield, .	45,000	54,000 00	60,000 00
216	John Hancock National Bank, Springfield, .	21,600	27,000 00	22,500 00
410	Pynchon N'l B'k, Springfield, .	41,000	61,500 00	63,000 00
361	Second N'l Bank, Springfield, .	36,100	48,735 00	54,100 00
402	Third Nat'l Bank, Springfield, .	40,200	80,400 00	66,000 00
163	Springfield Safe Deposit and Trust Company, Springfield, .	16,300	22,820 00	18,500 00
10	Nat'l Exchange Bank, Hart- ford, Conn., .	500	550 00	500 00
13	Phoenix Nat'l Bank, Hartford, Conn., .	1,300	1,430 00	1,300 00
50	Thames Nat'l Bank, Norwich, Conn., .	5,000	7,000 00	7,000 00
100	Springfield N'l B'k Springfield, .	10,000	12,500 00	12,500 00
		\$833,400	\$1,085,492 00	\$989,800 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 5s, .	\$320,000	\$345,600 00	\$320,000 00
Boston, Clinton & Fitchburg R.R. 5s, .	21,000	23,520 00	21,000 00
Boston & Lowell R.R. 6s, .	20,000	20,600 00	20,000 00
Boston & Providence R.R. 4s, .	90,000	94,500 00	90,000 00
Fitchburg R.R. 5s, .	100,000	103,000 00	100,000 00
Leeds & Farmington R.R. 6s, .	10,000	10,200 00	10,000 00
New Haven & Northampton R.R. 5s, .	46,000	50,600 00	47,000 00
New Haven & Northampton R.R. 7s, .	68,000	74,800 00	72,000 00
N. Y., N. H. & Hartford R.R. 4s, .	50,000	52,000 00	50,000 00
N. Y., Providence & Boston R.R. 7s, .	70,000	77,700 00	76,000 00
Old Colony R.R. 4½s, .	45,000	47,250 00	45,000 00
Old Colony R.R. 6s, .	17,000	17,510 00	17,000 00
Providence & Worcester R.R. 6s, .	13,000	13,585 00	13,000 00
Vermont Valley R.R. 5s, .	10,000	11,000 00	10,000 00
Boston & Albany R.R. 4s, .	100,000	105,000 00	100,000 00
Boston & Lowell R.R. 4s, .	100,000	101,000 00	100,000 00

Springfield Institution for Savings — Continued.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4½s, . . .	\$200,000	\$220,000 00	\$200,000 00
Connecticut River R.R. 4s, . . .	100,000	104,000 00	100,000 00
Danbury & Norwalk R.R. 5s, . . .	50,000	57,000 00	50,000 00
Old Colony R.R. 4s, . . .	100,000	104,000 00	100,000 00
Sullivan County R.R. 4s, . . .	50,000	50,500 00	50,000 00
	\$1,580,000	\$1,683,365 00	\$1,591,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$59,500 00	3½ per cent.	\$107,950 00	4 per cent.	\$5,824,700 00	5 per cent.
10,000 00	3⅞ “	330,400 00	4½ “	90,000 00	7 “
45,000 00	3¼ “				

Amount invested in real estate for banking purposes,	\$116,500 00
Estimated value of the same,	116,500 00
Assessed value of the same,	95,000 00
Value, by books, of other real estate held or owned by foreclosure or otherwise,	1,550 00
Assessed value of the same,	1,400 00
Number of loans which are of an amount not exceeding \$3,000 each, 1,282	
Aggregate amount of the same,	1,679,600 00
Total number of loans upon real estate,	1,382
Amount of investments from which no income is received,	1,550 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	594,026 73
Times for the dividends fixed by the by-laws: January 1 and July 1.	
Rate and amount of each semi-annual dividend { 2 per cent, \$224,709 99 } during the year ending Oct. 31, 1894, . . . { 2 per cent., 229,412 65 }	454,122 64
Number of accounts opened during the year ending Oct. 31, 1894,	4,382
Number of accounts closed during the year ending Oct. 31, 1894,	3,653
Total number of open accounts Oct. 31, 1894,	29,604
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	23,683 60
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	2,142,050 16
Number of same,	27,162
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	2,137,293 05
Number of same,	25,551
Date of examination by commissioner: October 24.	

Springfield Institution for Savings — Concluded.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less, . . .	20,483	\$400,872 14	To the credit —		
Exceeding \$50 and not more than \$100, . . .	8,265	264,933 42	Of women, both adult and minor, . . .	12,722	\$960,174 07
Exceeding \$100 and not more than \$200, . . .	1,379	214,829 11	Of guardians, . . .	83	22,640 03
Exceeding \$200 and not more than \$500, . . .	1,186	397,549 77	Of religious and charitable associations, . .	465	58,791 82
Exceeding \$500 and less than \$1,000, . . .	468	324,149 18	In trust,	788	187,049 92
Of \$1,000 or more, . . .	491	539,716 54			
Totals,	27,162	\$2,142,050 16			

STONEHAM FIVE CENTS SAVINGS BANK—STONEHAM.

Incorporated March 28, 1855. Present number of corporators, 29.

WILLIAM B. STEVENS, *President.*

ONSLOW GILMORE, *Treasurer.*

ONSLOW GILMORE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

ARAD GERRY,

JOHN W. SPENCER.

A. H. COWDREY.

Open for business Tuesday and Saturday, 2 to 5 P.M., and 6 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$296,000 00	Deposits,	\$678,384 73
Bank stock as per schedule, .	5,000 00	Guaranty fund, . .	22,467 55
Loans on bank stock,	5,000 00	Interest account, . .	17,057 41
Railroad bonds as per schedule,	126,000 00	Profit and loss ac-	
Real estate by foreclosure, . .	759 58	count,	5,579 56
Loans on real estate,	220,969 73		
Loans on personal security, . .	2,150 00		
Loans to counties, cities or towns			
(notes),	53,800 00		
Loans on depositors' books, . .	50 00		
Deposits in banks, on interest, .	10,127 53		
Deposits in banks, not on interest,	111 14		
Expense account,	1,970 89		
Cash on hand,	1,550 38		
	\$723,489 25		\$723,489 25

Cash on Deposit in Banks, amount in each :—

Stoneham National Bank, Stoneham,	\$10,127 53
Blackstone National Bank, Boston,	111 14

Loan on Bank Stock :—

On 50 shares National Bank of So. Reading, Wakefield,	\$5,000 00
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Stoneham Five Cents Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s, . . .	\$45,000	\$46,025 00	\$45,000 00
of Chicago, Ill., 4s, . . .	10,000	10,200 00	10,000 00*
of Cleveland, Ohio, 4s, . . .	6,000	6,060 00	6,000 00
of Columbus, Ohio, 4s, . . .	26,000	26,000 00	26,000 00*
of Dayton, Ohio, 4s, . . .	10,000	10,100 00	10,000 00*
of Dayton, Ohio, 5s, . . .	11,000	11,440 00	11,000 00*
of Fort Wayne, Ind., 4½s, . . .	10,000	10,800 00	10,000 00
of Grand Rapids, Mich., 4½s, . . .	22,000	23,760 00	22,000 00
of Middletown, Conn., 4s, . . .	10,000	10,200 00	10,000 00
of Rockland, Mass., 4s, . . .	10,000	10,400 00	10,000 00
of Rockingham, Vt., 4s, . . .	13,000	13,130 00	13,000 00
of Spencer, Mass., 4s, . . .	15,000	15,675 00	15,000 00
Town of Beverly, Mass., 4s, . . .	10,000	10,400 00	10,000 00
of Leominster, Mass., 4s, . . .	20,000	20,400 00	20,000 00
of Maynard, Mass., 4s, . . .	10,000	10,400 00	10,000 00
of Montague, Mass., 4s, . . .	28,000	28,560 00	28,000 00
City of Milwaukee, Wis., 5s, . . .	15,000	15,900 00	15,000 00
Town of Webster, Mass., 4s, . . .	15,000	15,600 00	15,000 00
County of Aroostook, Me., 4½s, . . .	10,000	10,550 00	10,000 00
	\$296,000	\$305,600 00	\$296,000 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Stoneham N'l B'k, Stoneham,	\$5,000	\$5,000 00	\$5,000 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$30,000	\$30,300 00	\$30,000 00
Boston & Maine R.R. 4s, . . .	10,000	10,200 00	10,000 00
Boston, Revere Beach & Lynn R.R. 6s, . . .	1,000	1,050 00	1,000 00
Concord & Montreal R.R. 4s, . . .	20,000	20,400 00	20,000 00
Fitchburg R.R. 4s, . . .	15,000	14,775 00	15,000 00
Fitchburg R.R. 5s, . . .	5,000	5,300 00	5,000 00
N. Y. & N. E. R.R. (terminal) 4s, . . .	10,000	10,000 00	10,000 00
Old Colony R.R. 4s, . . .	20,000	21,100 00	20,000 00
Vermont & Massachusetts R.R. 5s, . . .	10,000	10,900 00	10,000 00
Troy & Boston R.R. 7s, . . .	5,000	7,000 00	5,000 00
	\$126,000	\$131,025 00	\$126,000 00

Stoneham Five Cents Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$10,127 53	2½ per cent.	\$5,000 00	4½ per cent.	\$139,445 11	6 per cent.
43,800 00	4 “	54,400 00	5 “	7,424 62	7 “
10,000 00	4½ “	21,900 00	5½ “		

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$759 58
Assessed value of the same,	3,100 00
Net income received from same during year ending Oct. 31, 1894,	86 22
Number of loans which are of an amount not exceeding \$3,000 each, 179	
Aggregate amount of the same,	146,069 73
Total number of loans upon real estate,	188
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	31,813 83
Times for the dividends fixed by the by-laws: first Wednesday in May and November.	
Rate and amount of each semi-annual dividend { 2 per cent., \$12,625 97 } during the year ending Oct. 31, 1894, . . . { 2 per cent., 12,591 39 }	25,217 36
Number of accounts opened during the year ending Oct. 31, 1894,	313
Number of accounts closed during the year ending Oct. 31, 1894,	282
Total number of open accounts Oct. 31, 1894,	2,996
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	1,716 00
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	147,003 66
Number of same,	2,597
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	151,824 92
Number of same,	2,322
Date of examination by commissioner: June 29.	

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less,	2,086	\$37,557 61	To the credit —		
Exceeding \$50 and not more than \$100,	256	20,812 48	Of women, both adult and minor,	1,199	\$61,284 61
Exceeding \$100 and not more than \$200,	128	20,609 12	Of guardians,	9	3,019 86
Exceeding \$200 and not more than \$500,	86	30,669 32	Of religious and chari-table associations,	38	2,922 40
Exceeding \$500 and less than \$1,000,	20	15,196 98	In trust,	143	12,001 51
Of \$1,000 or more,	21	22,168 15			
Totals,	2,597	\$147,003 66			

SUFFOLK SAVINGS BANK FOR SEAMEN AND OTHERS— BOSTON.

Incorporated March 7, 1833. Present number of corporators, 179.

WILLIAM ENDICOTT, Jr., *President.*

CHARLES HENRY PARKER, *Treasurer.*

HERBERT MAGOUN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

WILLIAM ENDICOTT, Jr.,

T. QUINCY BROWNE,

GEORGE S. BULLENS,

GEORGE WHITNEY,

EDWARD W. HOOPER,

FRANCIS L. HIGGINSON,

JOHN L. GARDNER.

Open for business every business day, 9 A.M. to 2 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$4,204,978 42	Deposits,	\$28,019,929 52
Loans on public funds, . . .	110,000 00	Guaranty fund,	850,724 40
Bank stock as per schedule, .	599,625 00	Profit and loss ac-	
Loans on bank stock,	24,000 00	count,	131,078 87
Railroad bonds as per schedule, .	6,079,757 56	Suspense,	6,213 71
Loan on railroad bonds,	100,000 00		
Loan on railroad stock,	10,000 00		
Railroad notes,	200,000 00		
Real estate (for banking pur-			
poses),	180,000 00		
Real estate by foreclosure,	5,610 28		
Loans on real estate,	9,133,300 53		
Loans on personal security,	5,348,000 00		
Loans to counties, cities or towns			
(notes),	1,200,000 00		
Deposits in banks, on interest,	1,456,148 67		
Deposits in banks, not on interest,	8,630 87		
Expense account,	3,311 12		
Bank building account,	1,579 22		
Cash on hand,	343,004 83		
	\$29,007,946 50		\$29,007,946 50

Cash on Deposit in Banks, amount in each :—

New England National Bank, Boston,	\$384,981 26
Merchants' National Bank, Boston,	272,997 65
Eagle National Bank, Boston,	51,899 21
Atlantic National Bank, Boston,	169,646 03
National Revere Bank, Boston,	205,608 25
Market National Bank, Boston,	131,068 40
Columbian National Bank, Boston,	248,558 04

Suffolk Savings Bank for Seamen and Others, Boston — Continued.

Loans on Public Funds, amount on each :—			
On \$100,000 City of Malden 4s,	.	.	} \$100,000 00
On \$5,000 City of Marlborough 4s,	.	.	
On \$10,000 City of Providence 6s,	.	.	
			10,000 00
Loans on Bank Stock, amount on each :—			
On 154 shares Market National Bank, Boston,	.	.	\$10,000 00
On 200 shares Tremont National Bank, Boston,	.	.	14,000 00
Loan on Railroad Bonds :—			
On \$105,000 Old Colony R.R. 4s,	.	.	\$100,000 00
Loan on Railroad Stock :—			
On 100 shares New York, New Haven & Hartford R.R.,	.	.	\$10,000 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s,	\$1,695,000 00	\$1,816,837 50	\$1,695,000 00
of Boston, Mass., 5s,	947,562 50	1,067,110 31	976,662 50
of Chicago, Ill., 4s,	350,000 00	357,000 00	350,000 00*
of New Bedford, Mass., 3½s,	30,000 00	30,000 00	30,000 00
of New Bedford, Mass., 6s,	10,000 00	10,600 00	10,000 00
of New York, N. Y., 6s,	100,000 00	114,000 00	113,220 00
of Providence, R. I., 4s,	100,000 00	113,000 00	100,000 00
of Providence, R. I., 5s,	144,761 35	146,932 77	145,095 92
of Springfield, Mass., 4s,	50,000 00	51,875 00	50,000 00
of Waltham, Mass., 4s,	75,000 00	75,937 50	75,000 00
of Worcester, Mass., 4s,	100,000 00	105,000 00	100,000 00
Town of Ayer, Mass., 4s,	60,000 00	61,800 00	60,000 00
City of Hartford, Ct., 4s,	200,000 00	210,500 00	200,000 00
of New Bedford, Mass., 4s,	100,000 00	103,000 00	100,000 00
of Quincy, Mass., 4s,	200,000 00	203,500 00	200,000 00
	\$4,162,323 85	\$4,467,093 08	\$4,204,978 42

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value	Amount Invested.
85	Atlantic Nat'l Bank, Boston,	\$8,500	\$10,370 00	\$8,500 00
654	Atlas National Bank, Boston,	65,400	76,518 00	65,400 00
30	Boylston Nat'l Bank, Boston,	3,000	3,660 00	3,000 00
211	National City Bank, Boston,	21,100	17,302 00	21,100 00
492	Columbian N'l Bank, Boston,	49,200	50,184 00	49,200 00

Suffolk Savings Bank for Seamen and Others, Boston — Continued.*Detailed Statement of Bank Stocks — Concluded.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
169	N'l B'k of Commerce, Boston,	\$16,900	\$19,435 00	\$16,900 00
138	Continental N'l Bank, Boston,	13,800	15,732 00	13,800 00
461	National Eagle Bank, Boston,	46,100	37,802 00	46,100 00
48	Freeman's Nat'l Bank, Boston,	4,800	4,080 00	4,800 00
150	Hamilton Nat'l Bank, Boston,	15,000	16,500 00	15,000 00
211	N'l Hide & Leather B'k, Boston,	21,100	26,028 00	21,100 00
150	Howard Nat'l Bank, Boston, .	15,000	14,400 00	15,000 00
150	Market Nat'l Bank, Boston, .	15,000	12,750 00	15,000 00
658	Merchants' Nat'l Bank, Boston,	65,800	103,306 00	65,800 00
50	Massachusetts N'l B'k, Boston,	5,000	4,900 00	5,000 00
11	New England N'l B'k, Boston,	1,100	1,738 00	1,100 00
50	Old Boston N'l Bank, Boston, .	5,000	5,250 00	5,000 00
150	N'l B'k of Redemption, Boston,	15,000	18,900 00	15,000 00
100	N'l B'k of the Republic, Boston,	10,000	15,900 00	10,000 00
400	National Revere Bank, Boston,	40,000	38,400 00	40,000 00
244	Shawmut Nat'l Bank, Boston, .	24,400	28,304 00	24,400 00
111	Shoe & Leather N'l B'k, Boston,	11,100	9,990 00	11,100 00
133	State National Bank, Boston, .	13,300	15,428 00	13,300 00
136	Suffolk National Bank, Boston,	13,600	13,600 00	13,600 00
187	Tremont Nat'l Bank, Boston, .	18,700	16,456 00	18,700 00
100	National Union Bank, Boston,	10,000	13,400 00	10,000 00
411	Nat'l Webster Bank, Boston, .	41,100	40,278 00	41,100 00
150	Washington N'l B'k, Boston, .	15,000	15,000 00	15,000 00
175	Bay State N'l B'k, Lawrence, .	13,125	22,750 00	13,125 00
25	Railroad Nat'l Bank, Lowell, .	2,500	2,975 00	2,500 00
		\$599,625	\$671,336 00	\$599,625 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton, Fitchburg & New Bedford R.R. 5s, . . .	\$100,000 00	\$113,000 00	\$100,000 00
Boston & Lowell R.R. 4s, . . .	650,000 00	656,500 00	650,000 00
Boston & Providence R.R. 4s,	200,000 00	208,000 00	200,000 00
Eastern R.R. 6s,	438,200 20	534,368 24	512,517 56
Conn. & Passumpsic Rivers R.R. 4s,	400,000 00	410,000 00	400,000 00
Fitchburg R.R. 5s,	300,000 00	309,000 00	313,500 00
Holyoke & Westfield R.R. 4s,	100,000 00	103,000 00	100,000 00
N. Y. & N.E. R.R., (terminal) 4s,	500,000 00	500,000 00	500,000 00
Old Colony R.R. 4s,	1,400,000 00	1,447,750 00	1,409,500 00
Old Colony R.R. 6s,	200,000 00	208,000 00	200,000 00

Suffolk Savings Bank for Seamen and Others, Boston — Continued.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Portland & Ogdensburg R.R. 6s,	\$139,000 00	\$152,900 00	\$161,240 00
Providence & Worcester R.R. 6s,	250,000 00	265,937 50	250,000 00
Boston & Albany R.R. 6s,	173,000 00	176,460 00	173,000 00
Boston & Maine R.R. 4½s,	750,000 00	828,750 00	750,000 00
Connecticut River R.R. 4s,	300,000 00	307,500 00	300,000 00
Worcester & Nashua R.R. 5s,	60,000 00	61,050 00	60,000 00
	\$5,960,200 20	\$6,282,215 74	\$6,079,757 56

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$500,000 00	1½ per cent.	\$40,000 00	3½ per cent.	\$20,000 00	4½ per cent.
1,825,060 27	2 "	695,000 00	3¾ "	989,300 00	5 "
181,088 40	2½ "	9,108,800 53	4 "	24,300 00	5½ "
130,000 00	2¾ "	1,321,000 00	4½ "	64,130 00	6 "
20,000 00	2¾ "	1,610,770 00	4½ "	7,000 00	7 "
1,045,000 00	3¼ "				

Amount invested in real estate for banking purposes,	\$180,000 00
Estimated value of the same,	180,000 00
Assessed value of the same,	316,000 00
Net income received from same during year ending Oct. 31, 1894,	2,090 31
Value, by books, of other real estate held or owned by foreclosure or otherwise,	5,610 28
Assessed value of the same,	10,400 00
Net income received from same during year ending Oct. 31, 1894,	429 38
Number of loans which are of an amount not exceeding \$3,000 each,	56
Aggregate amount of the same,	114,850 00
Total number of loans upon real estate,	320
Amount of investments from which no income is received,	24,950 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	1,217,834 09
Times for the dividends fixed by the by-laws: second Wednesday in April and October.	
Rate and amount of each semi-annual dividend { 2 per cent., \$511,500 38 } during the year ending Oct. 31, 1894, { 2 per cent., 524,884 29 }	1,036,384 67
Number of accounts opened during the year ending Oct. 31, 1894,	7,982
Number of accounts closed during the year ending Oct. 31, 1894,	6,231
Total number of open accounts Oct. 31, 1894,	62,490
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	38,725 38

Suffolk Savings Bank for Seamen and Others, Boston — Concluded.

Amount of deposits, not including dividends, received during the year
 ending Oct. 31, 1894, 4,975,710 00
 Number of same, 51,031
 Amount of withdrawals, including dividends, during the year ending Oct.
 31, 1894, 4,775,551 74
 Number of same, 48,422
 Date of examination by commissioner: December 19.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num- ber.	Amount.		Num- ber.	Amount.
Of \$50 and less, . . .	83,014	\$742,855 00	To the credit—		
Exceeding \$50 and not more than \$100, . . .	8,593	709,433 00	Of women, both adult and minor, . . .	25,414	\$2,496,733 00
Exceeding \$100 and not more than \$200, . . .	4,182	647,297 00	Of guardians, . . .	297	60,787 00
Exceeding \$200 and not more than \$500, . . .	3,288	1,182,611 00	Of religious and chari- table associations, .	195	25,140 00
Exceeding \$500 and less than \$1,000, . . .	1,171	860,514 00	In trust,	5,968	458,087 00
Of \$1,000 or more, . .	833	833,000 00			
Totals,	51,031	\$4,975,710 00			

TAUNTON SAVINGS BANK—TAUNTON.

Incorporated Feb. 9, 1869. Present number of corporators, 93.

JOHN E. SANFORD, *President.*

HENRY R. WOOD, *Treasurer.*

HENRY R. WOOD, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

LE BARON B. CHURCH, CHARLES L. LOVERING,
ELISHA T. JACKSON, DANIEL A. TREFETHEN,
JOHN E. SANFORD, GEORGE M. WOODWARD,
GEORGE A. WASHBURN.

Open for business every business day, 9 A.M. to 1 P.M.; also Saturday, 2 to 5 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$303,711 25	Deposits,	\$1,681,417 68
Bank stock as per schedule, .	108,514 76	Guaranty fund,	60,714 20
Loans on bank stock,	2,900 00	Interest account,	22,254 73
Railroad bonds as per schedule, .	371,350 00	Surplus account,	27,798 91
Real estate by foreclosure,	12,262 69		
Loans on real estate,	502,639 44		
Loans on personal security,	462,650 00		
Deposits in banks, on interest,	19,472 80		
Deposits in banks, not on interest,	5,378 13		
Expense account,	1,662 86		
Profit and loss,	08		
Cash on hand,	1,643 51		
	\$1,792,185 52		\$1,792,185 52

Cash on Deposit in Banks, amount in each : —

National Bank of the Republic, Boston,	\$19,472 80
Taunton National Bank, Taunton,	5,378 13

Loans on Bank Stock, amount on each : —

On 10 shares Merchants' National Bank, New Bedford,	} \$2,000 00
On 10 shares First National Bank, New Bedford,	
On 5 shares Machinists' National Bank, Taunton,	500 00
On 4 shares Bristol County National Bank, Taunton,	400 00

Taunton Savings Bank — Continued.*Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Canton, Ohio, 5s, . . .	\$15,000	\$16,461 50	\$15,000 00*
of Dayton, Ohio, 5s, . . .	10,000	11,390 00	10,000 00*
of Des Moines, Iowa, 4½s, . . .	15,000	15,219 00	15,000 00
of New Bedford, Mass., 4s, . . .	10,000	10,558 00	9,975 00
of Taunton, Mass., 4s, . . .	97,200	103,096 14	98,955 00
of Taunton, Mass., 6s, . . .	2,000	2,016 20	2,000 00
Town of Peabody, Mass., 4s, . . .	25,000	26,185 00	25,000 00
County of Aroostook, Me., 4s, . . .	20,000	20,000 00	20,000 00
State of New Hampshire 6s, . . .	1,000	1,194 00	1,000 00
City of Cambridge, Mass., 4s, . . .	45,000	49,117 50	47,250 00
of Detroit, Mich., 4s, . . .	30,000	32,532 00	30,000 00
United States 5s, . . .	25,000	29,750 00	29,531 25
	\$295,200	\$317,519 34	\$303,711 25

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
55	Atlas Nat'l Bank, Boston, . . .	\$5,500	\$6,380 00	\$6,100 00
10	Atlantic Nat'l Bank, Boston, . . .	1,000	1,220 00	1,200 00
7	Blackstone N'l Bank, Boston, . . .	700	700 00	700 00
12	Boylston Nat'l Bank, Boston, . . .	1,200	1,464 00	1,400 00
100	National City Bank, Boston, . . .	10,000	8,200 00	8,200 00
5	N'l B'k of Commerce, Boston, . . .	500	570 00	500 00
8	Columbian N'l Bank, Boston, . . .	800	824 00	800 00
10	Continental Nat'l B'k, Boston, . . .	1,000	1,140 00	1,000 00
11	National Eagle Bank, Boston, . . .	1,100	902 00	902 00
20	National Exchange B'k, Boston, . . .	2,000	2,520 00	2,200 00
17	Freeman's Nat'l Bank, Boston, . . .	1,700	1,683 00	1,695 75
44	Hamilton Nat'l Bank, Boston, . . .	4,400	4,840 00	4,840 00
3	Howard Nat'l Bank, Boston, . . .	300	288 00	300 00
6	Merchants' Nat'l Bank, Boston, . . .	600	942 00	700 00
33	Mt. Vernon N'l Bank, Boston, . . .	3,300	3,894 00	3,894 00
11	North National Bank, Boston, . . .	1,100	1,265 00	1,200 00
10	New England N'l B'k, Boston, . . .	1,000	1,570 00	1,300 00
23	Nat'l Revere Bank, Boston, . . .	2,300	2,162 00	2,162 00
25	N'l B'k of the Republic, Boston, . . .	2,500	3,950 00	3,200 00
25	N'l B'k of Redemption, Boston, . . .	2,500	3,125 00	2,900 00
20	Second National Bank, Boston, . . .	2,000	3,600 00	2,900 00
12	Shawmut Nat'l Bank, Boston, . . .	1,200	1,380 00	1,300 00
11	Tremont Nat'l Bank, Boston, . . .	1,100	935 00	935 00
7	Nat'l Webster Bank, Boston, . . .	700	686 00	700 00
17	First Nat'l B'k, New Bedford, . . .	1,700	2,448 00	2,211 01

Taunton Savings Bank — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
102	National Bank of Commerce, New Bedford,	\$10,200	\$8,160 00	\$8,160 00
200	Merchants' Nat'l Bank, New Bedford,	20,000	39,000 00	27,200 00
34	Bristol County National Bank, Taunton,	3,400	4,522 00	4,405 00
9	Machinists' N'l B'k, Taunton,	900	1,512 00	1,260 00
109	Taunton Nat'l Bank, Taunton,	10,900	16,350 00	14,250 00
		\$95,600	\$126,232 00	\$108,514 76

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	\$2,000	\$2,257 20	\$2,000 00
Boston & Lowell R.R. 4s,	20,000	20,374 00	20,000 00
Boston & Maine R.R. 4s,	50,000	51,270 00	50,000 00
Concord & Montreal R.R. 4s,	50,000	51,630 00	50,000 00
Fitchburg R.R. 5s,	25,000	26,510 50	25,000 00
Maine Central R.R. 4½s,	20,000	21,250 00	20,000 00
Old Colony R.R. 4s,	75,000	78,290 00	75,000 00
Old Colony R.R. 6s,	35,000	37,156 00	35,000 00
Worcester, Nashua & Rochester R.R. 4s,	30,000	30,894 00	30,000 00
Boston & Maine R.R. 4½s,	45,000	49,837 50	48,750 00
Boston & Providence R.R. 4s,	15,000	16,047 00	15,000 00
	\$367,000	\$385,516 20	\$371,350 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$19,472 80	2 per cent.	\$89,000 00	4½ per cent.	\$50,600 00	5½ per cent.
363,500 00	4 "	18,000 00	4¾ "	211,794 08	6 "
45,000 00	4½ "	190,295 36	5 "		

Taunton Savings Bank — Concluded.

Value, by books, of real estate held or owned by foreclosure or otherwise, .	\$12,262 69
Assessed value of the same,	12,200 00
Net income received from same during year ending Oct. 31, 1894, . . .	578 47
Number of loans which are of an amount not exceeding \$3,000 each, .	315
Aggregate amount of the same,	302,386 73
Total number of loans upon real estate,	317
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	85,061 64
Times for the dividends fixed by the by-laws: January 1 and July 1.	
Rate and amount of each semi-annual dividend { 2 per cent., \$31,908 70 } during the year ending Oct. 31, 1894, . . . { 2 per cent., 31,950 30 }	63,859 00
Number of accounts opened during the year ending Oct. 31, 1894, . . .	477
Number of accounts closed during the year ending Oct. 31, 1894, . . .	428
Total number of open accounts Oct. 31, 1894,	4,262
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	5,109 29
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	252,008 97
Number of same,	2,072
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	264,758 97
Number of same,	2,851
Date of examination by commissioner: October 29.	

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less,	1,291	\$25,007 56	To the credit —		
Exceeding \$50 and not more than \$100,	292	24,897 27	Of women, both adult and minor,	863	\$107,586 42
Exceeding \$100 and not more than \$200,	188	29,603 32	Of guardians,	8	2,272 00
Exceeding \$200 and not more than \$500,	170	61,625 06	Of religious and charitable associations,	41	5,761 23
Exceeding \$500 and less than \$1,000,	72	48,830 24	In trust,	226	23,928 14
Of \$1,000 or more,	59	62,545 53			
Totals,	2,072	\$252,008 97			

TEMPLETON SAVINGS BANK—BALDWINVILLE.

Incorporated April 19, 1871. Present number of corporators, 45.

M. A. WILSON, *President.*

ASA HOSMER, *Treasurer.*

ASA HOSMER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

M. A. WILSON,

GILMAN WAITE,

WILLARD BAKER,

HERBERT LELAND,

A. D. WILEY.

Open for business every Wednesday and Saturday, the last two weeks in each quarter, the first week in January and July, and first three days in April and October, 9 A.M. to 12 M.; 1 to 4 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$36,000 00	Deposits,	\$270,791 70
Bank stock as per schedule, .	16,000 00	Guaranty fund, .	13,588 32
Loans on bank stock,	1,300 00	Profit and loss ac-	
Railroad bonds as per schedule,	18,000 00	count,	4,748 91
Real estate (for banking pur-			
poses),	8,500 00		
Real estate by foreclosure, . .	2,608 80		
Loans on real estate,	138,684 00		
Loans on personal security, . .	14,855 00		
Loans to counties, cities or towns			
(notes),	32,582 67		
Deposits in banks, on interest, .	19,459 29		
Expense account,	758 74		
Due from T. P. Beals, receiver, .	252 02		
Cash on hand,	128 41		
	\$289,128 93		\$289,128 93

Cash on Deposit in Banks, amount in each :—

Orange National Bank, Orange,

\$7,916 02

Miller's River National Bank, Athol,

11,543 27

Loans on Bank Stock, amount on each :—

On 10 shares First National Bank, Winchendon,

\$1,000 00

On 5 shares Rollstone National Bank, Fitchburg,

300 00

Templeton Savings Bank, Baldwinville — Continued.*Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bay City, Mich, 5s, . . .	\$5,000	\$5,350 00	\$5,000 00
of Cleveland, Ohio, 5s, . . .	5,000	5,175 00	5,000 00
of Dayton, Ohio, 5s, . . .	1,000	1,060 00	1,000 00*
of Grand Rapids, Mich., 5s, . . .	5,000	5,100 00	5,000 00
of Peoria, Ill., 4½s, . . .	2,000	2,140 00	2,000 00
of Peoria, Ill., 7s, . . .	2,000	2,160 00	2,000 00
of Saginaw, Mich., 5s, . . .	1,000	1,090 00	1,000 00
of Sioux City, Iowa, 4½s, . . .	5,000	5,200 00	5,000 00
of Springfield, Ohio, 5s, . . .	5,000	5,350 00	5,000 00
of Rockford, Ill., 4½s, . . .	5,000	5,400 00	5,000 00
	\$36,000	\$38,025 00	\$36,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
2	Miller's River N'l Bank, Athol,	\$200	\$350 00	\$200 00
10	National City Bank, Boston, .	1,000	820 00	1,000 00
10	Columbian N'l Bank, Boston, .	1,000	1,035 00	1,000 00
10	N'l B'k of Commerce, Boston,	1,000	1,150 00	1,000 00
10	Continental N'l Bank, Boston,	1,000	1,150 00	1,000 00
10	National Eagle Bank, Boston,	1,000	800 00	1,000 00
10	N'l Hide & Leather B'k, Boston,	1,000	1,075 00	1,000 00
10	National Revere Bank, Boston,	1,000	950 00	1,000 00
10	Nat'l Rockland Bank, Boston, .	1,000	1,450 00	1,000 00
10	Tremont Nat'l Bank, Boston, .	1,000	880 00	1,000 00
6	Nat'l Webster Bank, Boston, .	600	600 00	600 00
10	Fitchburg N'l B'k, Fitchburg,	1,000	1,400 00	1,000 00
12	First National Bank, Gardner,	1,200	1,500 00	1,200 00
30	Orange National Bank, Orange,	3,000	4,800 00	3,000 00
10	First Nat'l Bank, Winchendon,	1,000	1,600 00	1,000 00
		\$16,000	\$19,560 00	\$16,000 00

Templeton Savings Bank, Baldwinville — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4s,	\$5,000	\$5,100 00	\$5,000 00
Fitchburg R.R. 4½s,	5,000	5,050 00	5,000 00
Old Colony R.R. 6s,	6,000	6,300 00	6,000 00
Vermont & Massachusetts R.R. 5s, .	2,000	2,180 00	2,000 00
	\$18,000	\$18,630 00	\$18,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$11,543 27	2 per cent.	\$32,582 67	4 per cent.	\$2,525 00	5½ per cent.
7,916 02	2½ "	4,900 00	5 "	147,414 00	6 "

Amount invested in real estate for banking purposes,	\$8,500 00
Estimated value of the same,	9,000 00
Assessed value of the same,	7,000 00
Net income received from same during year ending Oct. 31, 1894, . . .	284 16
Value, by books, of other real estate held or owned by foreclosure or other- wise,	2,608 80
Assessed value of the same,	2,500 00
Number of loans which are of an amount not exceeding \$3,000 each, 154	
Aggregate amount of the same,	153,539 00
Total number of loans upon real estate,	142
Amount of investments from which no income is received,	2,608 80
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	14,282 88
Times for the dividends fixed by the by-laws: January 1 and July 1.	
Rate and amount of each semi-annual dividend { 2 per cent., \$5,114 93 } during the year ending Oct. 31, 1894, . . . { 2 per cent., 5,192 88 }	10,307 81
Number of accounts opened during the year ending Oct. 31, 1894, . . .	83
Number of accounts closed during the year ending Oct. 31, 1894, . . .	56
Total number of open accounts Oct. 31, 1894,	897
Total expenses of the corporation for the year ending Oct. 31, 1894 (ex- clusive of taxes),	758 74
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	24,544 12
Number of same,	349
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	25,134 84
Number of same,	409
Date of examination by commissioner: February 6.	

Templeton Savings Bank, Baldwinville — Concluded.*Classification of Deposits received during the Year ending Oct. 31, 1894.*

	Num- ber.	Amount.		Num- ber.	Amount.
Of \$50 and less, . . .	253	\$5,071 01	To the credit—		
Exceeding \$50 and not more than \$100, . . .	46	3,801 42	Of women, both adult and minor, . . .	163	\$9,532 37
Exceeding \$100 and not more than \$200, . . .	22	3,704 66	Of guardians, . . .	6	877 91
Exceeding \$200 and not more than \$500, . . .	21	7,292 45	Of religious and chari- table associations, .	6	1,072 72
Exceeding \$500 and less than \$1,000, . . .	7	4,674 58	In trust,	19	776 25
Totals,	349	\$24,544 12			

UNION SAVINGS BANK—FALL RIVER.

Incorporated April 24, 1869. Present number of corporators, 45.

JEROME C. BORDEN, *President.*

ABRAHAM G. HART, *Treasurer.*

MELVIN B. HORTON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

JEROME C. BORDEN,

G. W. DEAN,

C. C. ROUNSEVILLE,

A. H. SKINNER,

CHAS. M. HORTON.

Open for business every business day, 9 A.M. to 2 P.M.; also Saturday, 6 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$5,000 00	Deposits,	\$891,040 11
Bank stock as per schedule, .	43,855 00	Guaranty fund, . .	8,700 00
Railroad bonds as per schedule, .	16,000 00	Interest account, . .	10,525 29
Real estate (for banking purposes),	25,000 00	Profit and loss account,	32,511 11
Real estate by foreclosure,	1,271 53	Insurance account, . .	1,195 00
Loans on real estate,	621,008 12	Unfinished loans, . .	2,368 25
Loans on personal security,	226,000 00		
Deposit in bank, on interest,	8,100 00		
Furniture and fixtures,	933 40		
Cash on hand,	171 71		
	\$946,339 76		\$946,339 76

Cash on Deposit in Bank : —

National Union Bank, Fall River, \$8,100 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Fall River, Mass., 6s,	\$5,000	\$5,790 00	\$5,000 00

Union Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
21	Fall River N'l B'k, Fall River,	\$2,100	\$2,310 00	\$2,100 00
167	Metacomet N'l B'k, Fall River,	16,700	20,875 00	20,040 00
11	Massasoit N'l B'k, Fall River,	1,100	1,650 00	1,540 00
158	Nat'l Union B'k, Fall River, .	15,800	15,800 00	15,800 00
35	Pocasset Nat'l B'k, Fall River,	3,500	4,900 00	4,375 00
		\$39,200	\$45,535 00	\$43,855 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 5s,	\$15,000	\$16,125 00	\$15,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$8,100 00	2 per cent.	\$58,400 00	4½ per cent.	\$621,433 12	5½ per cent.
35,000 00	3½ "	3,000 00	4½ "	4,865 00	6 "
57,000 00	4 "	67,310 00	5 "		

Amount invested in real estate for banking purposes,	\$25,000 00
Estimated value of the same,	25,000 00
Assessed value of the same,	24,000 00
Net income received from same during year ending Oct. 31, 1894,	1,264 51
Value, by books, of other real estate held or owned by foreclosure or otherwise,	1,271 53
Assessed value of the same,	1,200 00
Number of loans which are of an amount not exceeding \$3,000 each,	303
Aggregate amount of the same,	398,653 12
Total number of loans upon real estate,	323
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	48,600 77
Times for the dividends fixed by the by-laws: May 15 and November 15.	
Rate and amount of each semi-annual dividend { 2½ per cent., \$20,614 72 } during the year ending Oct. 31, 1894, { 2½ per cent., 18,695 81 }	39,310 53
Number of accounts opened during the year ending Oct. 31, 1894,	464
Number of accounts closed during the year ending Oct. 31, 1894,	369
Total number of open accounts Oct. 31, 1894,	1,853

Union Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	\$2,923 48
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	196,477 11
Number of same,	2,179
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	194,970 02
Number of same,	2,041
Date of examination by commissioner: July 31.	

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less, . . .	1,633	\$29,145 45	To the credit —		
Exceeding \$50 and not more than \$100, . . .	215	18,267 02	Of women, both adult and minor, . . .	758	\$80,634 79
Exceeding \$100 and not more than \$200, . . .	110	17,729 69	Of guardians, . . .	10	4,815 00
Exceeding \$200 and not more than \$500, . . .	128	47,123 14	Of religious and charitable associations, .	28	1,647 71
Exceeding \$500 and less than \$1,000, . . .	40	27,452 37	In trust,	94	15,163 92
Of \$1,000 or more, . .	53	56,769 44			
Totals,	2,179	\$196,477 11			

UNION INSTITUTION FOR SAVINGS IN THE CITY OF
BOSTON — BOSTON.

Incorporated Feb. 11, 1865. Present number of corporators, 38.

HUGH O'BRIEN, *President.* WILLIAM S. PELLETIER, *Treasurer.*
THOMAS J. KELLY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

HUGH O'BRIEN, JOHN CURTIN,
PAUL H. KENDRICKEN, JOSEPH D. FALLON,
JOHN M. MAGUIRE, MICHAEL J. WARD,
THOMAS B. FITZPATRICK.

Open for business every business day, 9 A.M. to 2 P.M.; also Saturday, 5 to 8 P.M.;
during July, August and September, close at 2 P.M. on Saturday.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$536,000 00	Deposits,	\$4,671,298 04
Bank stock as per schedule, .	181,500 00	Guaranty fund,	186,450 00
Loans on bank stock,	41,700 00	Interest account,	122,140 29
Railroad bonds as per schedule, .	223,300 00	Profit and loss ac- count,	62,597 30
Real estate (for banking pur- poses),	175,000 00	Mortgage and interest suspense,	1,069 94
Real estate by foreclosure,	12,211 56	Suspense account,	133 00
Loans on real estate,	2,427,735 00		
Loans on personal security,	1,109,600 14		
Deposits in banks on interest,	296,445 98		
Deposits in banks, not on interest,	1,374 78		
Cash on hand,	8,821 11		
	\$5,013,688 57		\$5,013,688 57

Cash on Deposit in Banks, amount in each : —

Boylston National Bank, Boston,	\$71,371 95
Market National Bank, Boston,	81,895 03
Mechanics' National Bank, Boston,	83,979 63
Manufacturers' National Bank, Boston,	59,209 37
South End National Bank, Boston,	1,374 78

Union Institution for Savings in the City of Boston — Continued.

Loans on Bank Stock, amount on each:—

On 180 shares Mechanics' National Bank, Boston,	\$18,000 00
On 230 shares Traders' National Bank, Boston,	15,000 00
On 113 shares Traders' National Bank, Boston,	8,000 00
On 20 shares Home National Bank, Holyoke,	700 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s,	\$304,000	\$326,720 00	\$304,000 00
of Chelsea, Mass., 6s,	5,000	5,050 00	5,000 00
of Newton, Mass., 4s,	4,000	4,300 00	4,000 00
of Springfield, Mass, 7s,	2,000	2,480 00	2,000 00
of Cambridge, Mass, 4s,	100,000	108,000 00	100,000 00
of New Bedford, Mass., 4s,	121,000	124,825 00	121,000 00
	\$536,000	\$571,375 00	\$536,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
54	Blackstone N'l Bank, Boston,	\$5,400	\$5,406 75	\$5,400 00
77	Boston Nat'l Bank, Boston,	7,700	8,008 00	7,700 00
13	Boylston Nat'l Bank, Boston,	1,300	1,631 50	1,300 00
8	Continental N'l Bank, Boston,	800	920 00	800 00
38	Eliot National Bank, Boston,	3,800	4,978 00	3,800 00
10	Everett Nat'l Bank, Boston,	1,000	832 50	1,000 00
70	Howard Nat'l Bank, Boston,	7,000	6,772 50	7,000 00
60	Mechanics' N'l Bank, Boston,	6,000	7,140 00	6,000 00
92	Metropolitan N'l B'k, Boston,	9,200	8,970 00	9,200 00
25	Mt. Vernon N'l Bank, Boston,	2,500	3,000 00	2,500 00
100	N'l B'k of No America, Boston,	10,000	11,500 00	10,000 00
59	N'l B'k of Commerce, Boston,	5,900	6,785 00	5,900 00
25	N'l B'k of Redemption, Boston,	2,500	3,143 75	2,500 00
92	Nat'l Exchange Bank, Boston,	9,200	11,661 00	9,200 00
66	N'l Hide & Leather B'k, Boston,	6,600	7,095 00	6,600 00
5	Nat'l Market Bank, Brighton,	500	446 25	500 00
9	Nat'l Revere Bank, Boston,	900	857 25	900 00
8	Shoe & Leather N'l B'k, Boston,	800	721 00	800 00
51	North Nat'l Bank, Boston,	5,100	5,916 00	5,100 00
27	Shawmut Nat'l Bank, Boston,	2,700	3,138 75	2,700 00
100	South End Nat'l Bank, Boston,	10,000	7,800 00	10,000 00
84	State Nat'l Bank, Boston,	8,400	9,744 00	8,400 00
97	Third National Bank, Boston,	9,700	8,705 75	9,700 00
100	Tremont Nat'l Bank, Boston,	10,000	8,800 00	10,000 00
20	Washington Nat'l B'k, Boston,	2,000	2,180 00	2,000 00

Union Institution for Savings in the City of Boston — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
38	Nat'l Webster Bank, Boston, .	\$3,800	\$3,800 00	\$3,800 00
80	Columbian N'l Bank, Boston,	8,000	8,280 00	8,000 00
20	Faneuil Hall N'l B'k, Boston, .	2,000	2,615 00	2,000 00
75	Fourth National Bank, Boston,	7,500	8,887 50	7,500 00
10	Globe Nat'l Bank, Boston, .	1,000	900 00	1,000 00
100	Lincoln Nat'l Bank, Boston, .	10,000	7,800 00	10,000 00
92	Market National Bank, Boston,	9,200	7,820 00	9,200 00
5	Old Boston Nat'l Bank, Boston,	500	522 50	500 00
100	Suffolk National Bank, Boston,	10,000	10,012 50	10,000 00
5	National Union Bank, Boston,	500	671 25	500 00
		\$181,500	\$187,461 75	\$181,500 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s,	\$35,000	\$34,475 00	\$33,300 00
Fitchburg R.R. 5s,	185,000	191,425 00	185,000 00
Old Colony R.R. 4s,	5,000	5,275 00	5,000 00
	\$225,000	\$231,175 00	\$223,300 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$130,581 32	2 per cent.	\$88,000 00	4½ per cent.	\$51,590 00	5½ per cent.
81,885 03	2½ "	752,600 14	4½ "	233,360 00	6 "
83,979 63	3 "	2,350,760 00	5 "	2,725 00	7 "
100,000 00	4 "				

Amount invested in real estate for banking purposes,	\$175,000 00
Estimated value of the same,	175,000 00
Assessed value of the same,	183,000 00
Net income received from same during year ending Oct. 31, 1894, . . .	5,779 90
Value, by books, of other real estate held or owned by foreclosure or other- wise,	12,211 56
Assessed value of the same,	16,500 00
Net income received from same during year ending Oct. 31, 1894, . . .	927 78
Number of loans which are of an amount not exceeding \$3,000 each, . . .	354
Aggregate amount of the same,	533,690 00
Total number of loans upon real estate,	523

Union Institution for Savings in the City of Boston—Concluded.

Amount of investments from which no income is received,	\$21,374 78
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	228,507 38
Times for the dividends fixed by the by-laws: third Wednesday in May and November.	
Rate and amount of each semi-annual dividend { 2 per cent., \$81,918 80 } during the year ending Oct. 31, 1894, . . . { 2 per cent., 85,296 29 }	170,215 09
Number of accounts opened during the year ending Oct. 31, 1894,	1,689
Number of accounts closed during the year ending Oct. 31, 1894,	1,109
Total number of open accounts Oct. 31, 1894,	11,447
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	14,080 67
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	1,069,595 15
Number of same,	10,768
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	1,027,324 77
Number of same,	10,397
Date of examination by commissioner: June 21.	

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less,	7,411	\$138,971 97	To the credit—		
Exceeding \$50 and not more than \$100,	1,410	116,383 25	Of women, both adult and minor,	3,575	\$322,689 91
Exceeding \$100 and not more than \$200,	816	127,844 94	Of guardians,	18	7,017 13
Exceeding \$200 and not more than \$500,	684	242,580 53	Of religious and charitable associations,	306	135,923 73
Exceeding \$500 and less than \$1,000,	216	156,663 61	In trust,	1,156	158,543 84
Of \$1,000 or more,	231	287,150 85			
Totals,	10,768	\$1,069,595 15			

UXBRIDGE SAVINGS BANK—UXBRIDGE.

Incorporated June 3, 1870. Present number of corporators, 36.

CHARLES E. SEAGRAVE, *President.*

C. A. TAFT, *Treasurer.*

C. A. TAFT, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

W. J. TAFT,
C. E. SEAGRAVE,
A. C. SLATER,

A. R. TAFT,
CHAS. W. SCOTT,
WM. E. HAYWARD.

Open for business every business day, except Saturday, 8.30 A.M. to 12 M.; 1.30 to 4 P.M.; Saturday, 9 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Bank stock as per schedule, .	\$98,342 25	Deposits, . . .	\$404,349 48
Loans on bank stock, . . .	400 00	Guaranty fund, .	15,737 00
Railroad bonds as per schedule, .	29,230 00	Interest account, .	7,545 36
Real estate by foreclosure, . .	11,725 04	Surplus account, .	2,835 48
Loans on real estate, . . .	249,188 04	Suspense account, .	159 04
Loans on personal security, . .	14,454 34		
Deposits in banks, not on interest, .	8,304 59		
Expense account, . . .	354 79		
Premium account, . . .	18,627 81		
	<hr/>		<hr/>
	\$430,626 36		\$430,626 36

Cash on Deposit in Bank: —

Blackstone National Bank, Uxbridge, \$8,304 59

Loan on Bank Stock: —

On 5 shares Blackstone National Bank, Uxbridge, \$400 00

Uxbridge Savings Bank — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
80	N'l B'k of Redemption, Boston,	\$8,000	\$9,800 00	\$8,000 00
61	Suffolk National Bank, Boston,	6,100	6,100 00	6,100 00
85	N'l Hide & Leather B'k, Boston,	8,500	9,137 50	8,500 00
80	National Revere Bank, Boston,	8,000	7,600 00	8,000 00
92	Howard Nat'l Bank, Boston, .	9,200	8,901 00	9,200 00
60	North National Bank, Boston,	6,000	6,960 00	6,000 00
58	Tremont Nat'l Bank, Boston, .	5,800	5,104 00	5,800 00
85	Eliot National Bank, Boston, .	8,500	11,135 00	8,500 00
46	Nat'l Webster Bank, Boston, .	4,600	4,600 00	4,600 00
48	State National Bank, Boston,	4,800	5,568 00	4,800 00
30	National Eagle Bank, Boston,	3,000	2,400 00	3,000 00
40	Central Nat'l Bank, Boston, .	4,000	5,080 00	4,000 00
40	Shoe & Leather N'l B'k, Boston,	4,000	3,600 00	3,942 25
20	N'l B'k of No America, Boston,	2,000	2,300 00	2,000 00
20	First Nat'l Bank, Clinton, .	2,000	2,500 00	2,000 00
5	Grafton Nat'l Bank, Grafton, .	500	500 00	500 00
59	Franklin Nat'l Bank, Franklin,	5,900	6,490 00	5,900 00
17	Millbury N'l Bank, Millbury,	1,700	1,700 00	1,700 00
58	Blackstone N'l B'k, Uxbridge,	5,800	5,800 00	5,800 00
		\$98,400	\$105,275 50	\$98,342 25

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4½s,	\$20,000	\$20,200 00	\$20,000 00
Maine Central R.R. 7s,	2,000	2,700 00	2,780 00
Maine Shore Line R.R. 6s, . . .	5,000	6,350 00	6,450 00
	\$27,000	\$29,250 00	\$29,230 00

Total Amount of Loans, with each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$5,000 00	4 per cent.	\$7,750 00	5½ per cent.	\$948 21	7 per cent.
198,059 52	5 "	52,284 65	6 "		

Uxbridge Savings Bank — Concluded.

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$11,725 04
Assessed value of the same,	9,700 00
Net income received from same during year ending Oct. 31, 1894,	281 51
Number of loans which are of an amount not exceeding \$3,000 each,	117
Aggregate amount of the same,	120,647 38
Total number of loans upon real estate,	122
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	19,557 62
Times for the dividends fixed by the by-laws: January 1 and July 1.	
Rate and amount of each semi-annual dividend { 2 per cent , \$7,779 50 } during the year ending Oct. 31, 1894, . . { 2 per cent , 7,639 03 }	15,418 53
Number of accounts opened during the year ending Oct. 31, 1894,	105
Number of accounts closed during the year ending Oct. 31, 1894,	114
Total number of open accounts Oct. 31, 1894,	1,248
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	1,871 37
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	49,864 27
Number of same,	570
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	62,156 51
Number of same,	786
Date of examination by commissioner: February 8.	

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less,	397	\$7,549 87	To the credit —		
Exceeding \$50 and not more than \$100,	79	6,385 89	Of women, both adult and minor,	275	\$23,786 12
Exceeding \$100 and not more than \$200,	36	5,866 88	Of guardians,	4	1,326 21
Exceeding \$200 and not more than \$500,	39	14,501 60	Of religious and charitable associations,	12	1,501 31
Exceeding \$500 and less than \$1,000,	12	8,560 03	In trust,	7	942 00
Of \$1,000 or more,	7	7,000 00			
Totals,	570	\$49,864 27			

WAKEFIELD SAVINGS BANK—WAKEFIELD.

Incorporated May 26, 1869. Present number of corporators, 78.

THOMAS J. SKINNER, *President.*

RICHARD BRITTON, *Treasurer.*
RICHARD BRITTON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

WM. S. GREENOUGH,
EVERETT HART,

GEORGE H. SWEETSER,
RICHARD BRITTON.

Open for business Monday, Wednesday and Saturday, 2 to 5 P.M.; 6 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$91,000 00	Deposits,	\$421,165 96
Bank stock as per schedule, .	18,300 00	Guaranty fund,	7,551 01
Railroad bonds as per schedule, .	63,000 00	Interest account,	9,179 12
Real estate by foreclosure,	1,703 47		
Loans on real estate,	180,425 00		
Loans on personal security,	32,160 00		
Loans to counties, cities or towns (notes),	22,337 50		
Deposits in banks, on interest,	17,961 45		
Expense account,	318 12		
Bank fixtures,	250 00		
Premium account,	9,242 30		
Cash on hand,	1,198 25		
	\$437,896 09		\$437,896 09

Cash on Deposit in Banks, amount in each :—

National Bank of South Reading, Wakefield,	\$10,972 73
Winthrop National Bank, Boston,	6,988 72

Wakefield Savings Bank — Continued.*Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Cleveland, Ohio, 7s, . . .	\$6,000	\$6,180 00	\$6,000 00
of Fall River, Mass., 5s, . . .	8,000	9,200 00	8,000 00
of Lynn, Mass., 4s, . . .	6,000	6,240 00	6,000 00
of Peoria, Ill., 4½s, . . .	1,000	1,070 00	1,000 00
of Waltham, Mass., 4s, . . .	10,000	10,050 00	10,000 00
Town of Reading, Mass., 4s, . . .	20,000	20,400 00	20,000 00
of Wakefield, Mass., 4s, . . .	40,000	40,200 00	40,000 00
	\$91,000	\$93,340 00	\$91,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
27	Boston National B'k, Boston, . .	\$2,700	\$2,808 00	\$2,700 00
4	Blackstone Nat'l Bank, Boston, .	400	400 00	400 00
50	N'l B'k of the Commonwealth, Boston, . . .	5,000	6,512 50	5,000 00
17	New England N'l B'k, Boston, .	1,700	2,652 00	1,700 00
10	North Nat'l Bank, Boston, . .	1,000	1,160 00	1,000 00
16	Second Nat'l Bank, Boston, . .	1,600	2,808 00	1,600 00
59	National Bank of South Read- ing, Wakefield, . . .	5,900	6,785 00	5,900 00
		\$18,300	\$23,125 50	\$18,300 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$20,000	\$20,550 00	\$20,000 00
Fitchburg R.R. 4½s, . . .	20,000	20,500 00	20,000 00
Fitchburg R.R. 5s, . . .	2,000	2,080 00	2,000 00
Old Colony R.R. 6s, . . .	1,000	1,035 00	1,000 00
Boston & Maine R.R. 4½s, . . .	20,000	22,000 00	20,000 00
	\$63,000	\$66,165 00	\$63,000 00

Wakefield Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$17,961 45	2½ per cent.	\$77,700 00	5 per cent.	\$110,485 00	6 per cent.
22,337 50	4 " "	14,000 00	5½ " "	400 00	7 " "
10,000 00	4½ " "				

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$1,703 47
Assessed value of the same,	3,050 00
Net income received from same during year ending Oct. 31, 1894,	27
Number of loans which are of an amount not exceeding \$3,000 each, 129	
Aggregate amount of the same,	143,222 50
Total number of loans upon real estate,	117
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	19,148 30
Times for the dividends fixed by the by-laws: first Wednesday in February and August.	
Rate and amount of each semi-annual dividend { 2 per cent., \$7,127 91 } during the year ending Oct. 31, 1894, . . . { 2 per cent., 7,406 71 }	14,534 62
Number of accounts opened during the year ending Oct. 31, 1894,	374
Number of accounts closed during the year ending Oct. 31, 1894,	280
Total number of open accounts Oct. 31, 1894,	2,185
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	1,317 20
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	134,743 59
Number of same,	2,664
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	109,868 65
Number of same,	2,239
Date of examination by commissioner: March 19.	

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less,	2,141	\$33,376 17	To the credit—		
Exceeding \$50 and not more than \$100,	274	21,930 07	Of women, both adult and minor,	1,192	\$60,187 19
Exceeding \$100 and not more than \$200,	123	19,291 06	Of guardians,	6	1,435 00
Exceeding \$200 and not more than \$500,	88	29,270 54	Of religious and chari-table associations,	58	6,093 76
Exceeding \$500 and less than \$1,000,	27	19,685 40			
Of \$1,000 or more,	11	11,190 35			
Totals,	2,664	\$134,743 59			

WALES SAVINGS BANK—WALES.

Incorporated April 2, 1870. Present number of corporators, 78.

NEWTON S. HUBBARD, *President.* H. A. McFARLAND, *Treasurer.*
H. A. McFARLAND, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

GEORGE S. ROGERS, ISAIAH HISCOCK,
WILLIAM L. WEBBER.

Open for business every business day, 9 A.M. to 12 M.; 1 to 3 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$500 00	Deposits,	\$26,498 68
Bank stock as per schedule, .	8,076 25	Guaranty fund, . .	1,133 00
Loans on real estate,	14,408 61	Interest account, . .	81 79
Loans on personal security, . .	2,813 25	Profit and loss ac-	
Deposits in banks, on interest, .	1,896 11	count,	738 81
Deposit in bank, not on interest,	16 30		
Cash on hand,	741 76		
	\$28,452 28		\$28,452 28

Cash on Deposit in Banks, amount in each:—

Springfield Safe Deposit and Trust Company, Springfield,	\$45 98
City National Bank, Springfield,	1,850 13
Palmer National Bank, Palmer,	16 30

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Bellows Falls, Vt., 5s, .	\$500	\$525 00	\$500 00

Wales Savings Bank — Continued.
Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
8	National Revere Bank, Boston,	\$800	\$800 00	\$800 00
5	Tremont Nat'l Bank, Boston, .	500	475 00	500 00
5	National Eagle Bank, Boston,	500	475 00	500 00
5	National City Bank, Boston, .	500	450 00	500 00
8	Hamilton Nat'l Bank, Boston,	800	936 00	800 00
3	Nat'l Webster Bank, Boston, .	300	300 00	300 00
5	Suffolk Nat'l Bank, Boston, .	500	475 00	500 00
2	Blackstone Nat'l B'k, Boston, .	200	200 00	200 00
5	Market Nat'l Bank, Boston, .	500	475 00	500 00
8	Continental N'l Bank, Boston,	800	920 00	800 00
5	Monson Nat'l Bank, Monson, .	500	700 00	500 00
7	Southbridge National Bank, Southbridge,	700	875 00	700 00
5	Second Nat'l B'k, Springfield,	500	725 00	725 00
5	City Nat'l Bank, Springfield, .	500	751 25	751 25
		\$7,600	\$8,557 25	\$8,076 25

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$1,896 11	2 per cent.	\$17,221 86	6 per cent.	—	—

Number of loans which are of an amount not exceeding \$3,000 each,50
Aggregate amount of the same, \$17,221 86
Total number of loans upon real estate, 34
Gross amount of interest or profits received or earned, as per books, during
year ending Oct. 31, 1894, 1,382 71
Times for the dividends fixed by the by-laws: January 1 and July 1.
Rate and amount of each semi-annual dividend { 2 per cent., \$521 39 }
during the year ending Oct. 31, 1894, . . . { 2 per cent., 524 87 } 1,046 26
Number of accounts opened during the year ending Oct. 31, 1894,8
Number of accounts closed during the year ending Oct. 31, 1894,12
Total number of open accounts Oct. 31, 1894, 140
Total expenses of the corporation for the year ending Oct. 31, 1894 (ex-
clusive of taxes), 91 00
Amount of deposits, not including dividends, received during the year
ending Oct. 31, 1894, 2,639 37
Number of same, 37
Amount of withdrawals, including dividends, during the year ending Oct.
31, 1894, 4,037 14
Number of same, 55
Date of examination by commissioner: September 20.

Wales Savings Bank — Concluded.*Classification of Deposits received during the Year ending Oct. 31, 1894.*

	Num- ber.	Amount.		Num- ber.	Amount.
Of \$50 and less, . . .	21	\$398 46	To the credit —		
Exceeding \$50 and not more than \$100, . . .	6	356 59	Of women, both adult and minor, . . .	14	\$739 54
Exceeding \$100 and not more than \$200, . . .	6	884 32	Of guardians, . . .	2	600 00
Exceeding \$200 and not more than \$500, . . .	4	1,000	Of religious and chari- table associations, .	1	24 13
Totals, . . .	37	\$2,639 37			

WALTHAM SAVINGS BANK — WALTHAM.

Incorporated March 18, 1858. Present number of corporators, 26.
Enos T. Luce, President. CHARLES F. STONE, Treasurer.
JOSEPH F. GIBBS, Clerk of the Corporation.

Names of committee charged with the investment of its funds :
HAMLIN L. HOVEY, ENOS T. LUCE,
HENRY N. FISHER, RUFUS WARREN,
TIMOTHY LEARY.

Open for business every business day, except Saturday, 8.30 A.M. to 2.30 P.M. ; Saturday
8.30 A.M. to 1 P.M. ; Wednesdays, for deposits only, 7 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$514,000 00	Deposits, . . .	\$2,629,679 34
Bank stock as per schedule, .	25,500 00	Guaranty fund, .	123,000 00
Loans on bank stock, . . .	2,950 00	Interest account, .	16,432 02
Railroad bonds as per schedule, .	482,000 00	Profit and loss ac-	
Real estate by foreclosure, . .	5,500 00	count,	1,572 35
Loans on real estate,	1,466,005 00		
Loans on personal security, . .	78,100 00		
Deposits in banks, on interest, .	195,133 62		
Expense account,	748 83		
Cash on hand,	746 26		
	\$2,770,683 71		\$2,770,683 71

Cash on Deposit in Banks, amount in each : —
Boston Safe Deposit and Trust Company, Boston, \$150,133 62*
Waltham National Bank, Waltham, 45,000 00

Loans on Bank Stock, amount on each : —
On 5 shares Waltham National Bank, Waltham, \$350 00
On 13 shares Waltham National Bank, Waltham, 900 00
On 17 shares Waltham National Bank, Waltham, 1,700 00

* Since reduced within the legal limit.

Waltham Savings Bank — Continued.*Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested
City of Cleveland, Ohio, 4s, . . .	\$50,000	\$51,500 00	\$50,000 (H)
of Des Moines, Iowa, 4½s, . . .	56,000	58,800 00	56,000 (H)
of Dover, N. H., 4s, . . .	25,000	26,000 00	25,000 (H)
of Grand Rapids, Mich., 5s, . . .	30,000	33,300 00	30,000 (H)
of Laconia, N. H., 4s, . . .	24,000	24,720 00	24,000 (H)
of Malden, Mass., 4s, . . .	10,000	10,450 00	10,000 (H)
of Nashua, N. H., 4s, . . .	25,000	26,125 00	25,000 (H)
of Rockford, Ill., 4½s, . . .	7,000	7,420 00	7,000 (H)
of Waltham, Mass., 4s, . . .	38,000	39,810 00	38,000 (H)
of Portsmouth, N. H., 4s, . . .	50,000	51,500 00	50,000 (H)
Town of Great Barrington, Mass., 4s, . . .	11,000	11,550 00	11,000 (H)
County of Arcostook, Me., 4½s, . . .	25,000	26,375 00	25,000 (H)
City of Des Moines, Iowa, 4s, . . .	13,000	13,000 00	13,000 (H)
United States 5s, . . .	150,000	178,500 00	150,000 (H)
	\$514,000	\$559,050 00	\$514,000 (H)

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested
340	Waltham Nat'l B'k, Waltham,	\$25,500	\$35,700 00	\$25,500 (H)

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested
Boston & Lowell R.R. 4s, . . .	\$50,000	\$51,000 00	\$50,000 (H)
Concord & Montreal R.R. 4s, . . .	50,000	51,000 00	50,000 (H)
Fitchburg R.R. 4s, . . .	10,000	9,850 00	10,000 (H)
Fitchburg R.R. 4½s, . . .	25,000	25,250 00	25,000 (H)
Newport & Richford R.R. 5s, . . .	2,000	2,120 00	2,000 (H)*
N. Y. & N. E. R.R. (terminal) 4s, . . .	100,000	100,000 00	100,000 (H)
Old Colony R.R. 4s, . . .	100,000	105,500 00	100,000 (H)
Vermont & Massachusetts R.R. 5s, . . .	30,000	32,700 00	30,000 (H)
Vermont Valley R.R. 5s, . . .	50,000	56,250 00	50,000 (H)
Boston & Maine R.R. 4s, . . .	50,000	51,000 00	50,000 (H)
Portland & Kennebec R.R. 6s, . . .	5,000	5,100 00	5,000 (H)
Fitchburg R.R. 5s, . . .	10,000	10,500 00	10,000 (H)
	\$482,000	\$500,270 00	\$482,000 (H)

* A legal investment when made.

Waltham Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$195,133 62	2 per cent.	\$46,700 00	4½ per cent.	\$40,250 00	5½ per cent.
25,000 00	4 “	1,428,555 00	5 “	6,550 00	6 “

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$5,500 00
Assessed value of the same,	6,500 00
Number of loans which are of an amount not exceeding \$3,000 each, 373	
Aggregate amount of the same,	542,545 00
Total number of loans upon real estate,	497
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	118,910 12
Times for the dividends fixed by the by-laws: second Wednesday in April and October.	
Rate and amount of each semi-annual dividend { 2 per cent., \$47,618 68 } during the year ending Oct. 31, 1894, { 2 per cent., 48,626 86 }	96,245 54
Number of accounts opened during the year ending Oct. 31, 1894,	1,321
Number of accounts closed during the year ending Oct. 31, 1894,	1,062
Total number of open accounts Oct. 31, 1894,	9,644
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	8,272 49
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	602,084 49
Number of same,	9,207
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	574,877 02
Number of same,	9,416
Date of examination by commissioner: May 15.	

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less,	7,044	\$138,728 83	To the credit —		
Exceeding \$50 and not more than \$100,	1,077	87,301 02	Of women, both adult and minor,	5,047	\$322,435 44
Exceeding \$100 and not more than \$200,	472	78,803 14	Of guardians,	30	8,752 00
Exceeding \$200 and not more than \$500,	406	139,592 00	Of religious and chari-table associations,	129	8,570 00
Exceeding \$500 and less than \$1,000,	136	95,512 00	In trust,	252	31,380 00
Of \$1,000 or more,	72	72,148 00			
Totals,	9,207	\$602,084 49			

WARE INSTITUTION FOR SAVINGS—WARE.

Incorporated March 5, 1850. Present number of corporators, 50.

LEWIS N. GILBERT, *President.* FREDERICK D. GILMORE, *Treasurer.*
 GEORGE W. DUNHAM, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

CALVIN HITCHCOCK, WILLIAM C. EATON,
 DAVID P. BILLINGS, FREDERICK D. GILMORE,
 WILLIAM S. HYDE.

Open for business every business day, except Saturdays, 9 A.M. to 3 P.M.; Saturdays,
 from 9 A.M. to 2 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$557,500 00	Deposits,	\$3,452,136 15
Bank stock as per schedule, .	519,684 88	Guaranty fund,	100,396 49
Loans on bank stock,	4,000 00	Interest account,	22,879 87
Railroad bonds as per schedule, .	415,000 00	Profit and loss ac-	
Real estate (for banking pur-		count,	7,698 77
poses),	6,400 00	Suspense account,	1,366 57
Loans on real estate,	1,722,443 36		
Loans on personal security,	242,905 60		
Loans to counties, cities or towns			
(notes),	82,300 00		
Loans on depositors' books,	430 00		
Deposits in banks, on interest,	10,096 36		
Deposits in banks, not on interest,	3,374 12		
Expense account,	2,828 17		
Premium account,	16,165 25		
Cash on hand,	1,350 11		
	\$3,584,477 85		\$3,584,477 85

Cash on Deposit in Banks, amount in each :—

Ware National Bank, Ware,	\$3,374 12
National Exchange Bank, Boston,	10,096 36

Loans on Bank Stock, amount on each :—

On 5 shares Ware National Bank, Ware,	\$500 00
On 5 shares Ware National Bank, Ware,	500 00
On 5 shares Ware National Bank, Ware,	500 00
On 10 shares Ware National Bank, Ware,	1,000 00
On 36 shares Globe National Bank, Boston,	1,500 00

Ware Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass , 6s, . . .	\$1,000	\$1,180 00	\$1,000 00
of Pawtucket, R. I., 5s, . . .	20,000	20,900 00	20,000 00
of Brockton, Mass., 5s, . . .	30,000	34,500 00	30,000 00
of Providence, R. I., 6s, . . .	1,000	1,140 00	1,000 00
of Boston, Mass., 5s, . . .	1,000	1,170 00	1,000 00
of Cleveland, Ohio, 6s, . . .	3,000	3,300 00	3,000 00
of Cleveland, Ohio, 7s, . . .	1,000	1,025 00	1,000 00
of Cleveland, Ohio, 5s, . . .	23,000	24,175 00	23,000 00
of Detroit, Mich., 7s, . . .	21,000	26,600 00	21,000 00
of Detroit, Mich., 6s, . . .	1,000	1,230 00	1,000 00
District of Columbia 6s, . . .	500	575 00	500 00
District of Columbia 7s, . . .	75,000	88,875 00	75,000 00
District of Columbia 5s, . . .	25,000	26,375 00	25,000 00
City of Dayton, Ohio, 5s, . . .	15,000	16,350 00	15,000 00*
of Dayton, Ohio, 6s, . . .	71,000	76,680 00	71,000 00*
of East Saginaw, Mich., 5s, . . .	15,000	15,450 00	15,000 00
of Fort Wayne, Ind , 5½s, . . .	3,000	3,030 00	3,000 00
of Fort Wayne, Ind., 6s, . . .	18,000	19,620 00	18,000 00
of Fall River, Mass., 6s, . . .	10,000	11,200 00	10,000 00
of Grand Rapids, Mich., 5s, . . .	30,000	33,000 00	30,000 00
of Grand Rapids, Mich., 4½s, . . .	26,000	28,340 00	26,000 00
of Hyde Park, Ill., 7s, . . .	1,000	1,000 00	1,000 00
of Lynn, Mass., 4s, . . .	55,000	58,000 00	55,000 00
of Milwaukee, Wis., 5s, . . .	6,000	6,142 00	6,000 00
of New Bedford, Mass., 6s, . . .	3,000	3,360 00	3,000 00
of Rockford, Ill., 4½s, . . .	12,000	12,840 00	12,000 00
of Saginaw, Mich., 5s, . . .	18,000	18,450 00	18,000 00
of Springfield, Ohio, 6s, . . .	11,000	13,200 00	11,000 00
of Somerville, Mass., 4½s, . . .	25,000	26,500 00	25,000 00
of Ware, Mass., 4s, . . .	36,000	36,360 00	36,000 00
	\$557,500	\$610,567 00	\$557,500 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
5	Greylock Nat'l Bank, Adams,	\$500	\$775 00	\$775 00
40	Miller's River N'l Bank, Athol,	4,000	8,400 00	7,400 00
81	N'l B'k of Commerce, Boston,	8,100	9,315 00	9,259 50
141	Continental N'l Bank, Boston,	14,100	16,179 00	14,977 00
60	Eliot National Bank, Boston, .	6,000	7,860 00	6,960 00
175	First National Bank, Boston, .	17,500	42,000 00	38,426 00
50	Globe National Bank, Boston,	5,000	4,500 00	4,812 00

Ware Savings Bank — Continued.*Detailed Statement of Bank Stocks — Concluded.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
117	Merchants' N'l Bank, Boston, .	\$11,700	\$18,427 00	\$15,588 00
136	N'l B'k of No. America, Boston, .	13,600	15,504 00	14,280 00
100	North Nat'l Bank, Boston, .	10,000	11,500 00	11,900 00
15	People's Nat'l Bank, Boston, .	1,500	2,400 00	2,400 00
156	N'l B'k of the Republic, Boston, .	15,600	24,804 00	20,674 00
167	Nat'l Revere Bank, Boston, .	16,700	15,906 00	20,262 50
110	N'l B'k of Redemption, Boston, .	11,000	13,833 00	12,602 50
182	Second National Bank, Boston, .	18,200	33,670 00	28,053 50
250	State National Bank, Boston, .	25,000	29,000 00	30,383 50
129	Suffolk Nat'l Bank, Boston, .	12,900	12,900 00	15,567 00
91	Tremont N'l Bank, Boston, .	9,100	8,008 00	9,486 00
34	National Union Bank, Boston, .	3,400	4,565 00	4,688 00
133	Nat'l Webster Bank, Boston, .	13,300	13,300 00	13,575 00
30	Washington N'l Bank, Boston, .	3,000	3,027 00	3,900 00
118	Shawmut N'l Bank, Boston, .	11,800	13,688 00	15,840 00
100	Atlas National Bank, Boston, .	10,000	11,700 00	11,500 00
68	Atlantic Nat'l Bank, Boston, .	6,800	8,364 00	9,618 50
215	Boston Nat'l Bank, Boston, .	21,500	22,360 00	24,109 50
33	Blackstone Nat'l B'k, Boston, .	3,300	3,340 00	3,933 50
42	Nat'l Exchange Bank, Boston, .	4,200	5,345 00	4,757 50
73	National Bank of the Commonwealth, Boston, .	7,300	9,508 00	10,303 38
150	First N'l Bank, Easthampton, .	15,000	22,500 00	19,500 00
123	City Nat'l Bank, Holyoke, .	12,300	14,145 00	13,246 00
10	Leicester N'l Bank, Leicester, .	1,000	1,500 00	1,100 00
50	Monson Nat'l Bank, Monson, .	5,000	7,500 00	7,500 00
15	Southbridge National Bank, Southbridge, .	1,500	1,950 00	2,250 00
42	Agawam N'l B'k, Springfield, .	4,200	4,700 00	4,972 00
100	Chapin N'l Bank, Springfield, .	10,000	16,000 00	14,800 00
41	Chicopee N'l B'k, Springfield, .	4,100	7,175 00	6,975 00
37	City Nat'l Bank, Springfield, .	3,700	5,610 00	5,610 00
27	First Nat'l Bank, Springfield, .	2,700	3,915 00	3,915 00
10	Second N'l Bank, Springfield, .	1,000	1,620 00	1,620 00
546	Ware National Bank, Ware, .	54,600	63,290 00	67,166 00
50	City N'l Bank, Worcester, .	5,000	7,500 00	5,500 00
		\$405,200	\$527,583 00	\$519,684 88

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Old Colony R.R. 6s.	\$30,000	\$30,985 00	\$30,000 00
Boston & Lowell R.R. 4½s,	3,000	3,150 00	3,000 00
Fitchburg R.R. 4s,	70,000	68,950 00	70,000 00

Ware Savings Bank — Continued.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Portland & Kennebec R.R. 6s, . .	\$27,000	\$27,540 00	\$27,000 00
Leeds & Farmington R.R. 6s, . .	30,000	30,900 00	30,000 00
Boston & Lowell R.R. 5s, . .	5,000	5,250 00	5,000 00
Maine Central R.R. 7s, . .	50,000	67,500 00	50,000 00
Troy & Boston R.R. 7s, . .	20,000	28,000 00	20,000 00
Boston & Maine R.R. 4½s, . .	100,000	110,000 00	100,000 00
St. Johnsbury & L. Champ'n R.R. 5s,	80,000	92,000 00	80,000 00
	\$115,000	\$464,275 00	\$415,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$10,096 36	1½ per cent.	\$40,300 00	4 per cent.	\$2,745 00	5½ per cent.
42,000 00	3½ "	1,187,012 50	5 "	780,021 46	5½ "

Amount invested in real estate for banking purposes,	\$6,400 00
Estimated value of the same,	6,400 00
Assessed value of the same,	5,500 00
Number of loans which are of an amount not exceeding \$3,000 each, .	682
Aggregate amount of the same,	623,113 64
Total number of loans upon real estate,	819
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	176,683 00
Times for the dividends fixed by the by-laws: January 3 and July 3.	
Rate and amount of each semi-annual dividend { 2½ per cent., \$74,054 45 } during the year ending Oct. 31, 1894, . . . { 2½ per cent, 74,852 53 }	148,906 98
Number of accounts opened during the year ending Oct. 31, 1894, .	864
Number of accounts closed during the year ending Oct. 31, 1894, .	758
Total number of open accounts Oct. 31, 1894,	7,229
Total expenses of the corporation for the year ending Oct. 31, 1894 (ex- clusive of taxes),	7,160 17
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	438,758 11
Number of same,	3,981
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	489,095 45
Number of same,	4,693
Date of examination by commissioner: March 1.	

Ware Savings Bank — Concluded.*Classification of Deposits received during the Year ending Oct. 31, 1894.*

	Num- ber.	Amount.		Num- ber.	Amount.
Of \$50 and less, . . .	2,578	\$55,001 76	To the credit —		
Exceeding \$50 and not more than \$100, . . .	588	48,450 51	Of women, both adult and minor, . . .	2,154	\$223,773 50
Exceeding \$100 and not more than \$200, . . .	340	53,518 70	Of guardians, . . .	12	2,108 50
Exceeding \$200 and not more than \$500, . . .	274	97,830 95	Of religious and chari- table associations, .	68	12,100 23
Exceeding \$500 and less than \$1,000, . . .	109	77,237 24	In trust,	80	45,246 42
Of \$1,000 or more, . .	92	106,718 95			
Totals,	3,981	\$438,758 11			

WAREHAM SAVINGS BANK — WAREHAM.

Incorporated April 13, 1847. Present number of corporators, 31.

GERARD C. TOBEY, *President.* EDWARD A. GAMMONS, *Treasurer.*
FRANK A. BESSE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

GERARD C. TOBEY, ALDEN BESSE,
GEORGE F. WING.

Open for business every business day, 9 A.M. to 2 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$37,015 00	Deposits,	\$650,995 74
Bank stock as per schedule, .	161,793 84	Guaranty fund, . .	25,600 00
Loan on bank stock,	3,500 00	Interest account, .	17,683 06
Railroad bonds as per schedule,	112,525 00	Profit and loss ac-	
Real estate by foreclosure, . .	114,096 21	count,	2,366 90
Loans on real estate,	123,635 44	Rent account, . . .	1,782 27
Loans on personal security, . .	110,480 70	Suspense account, .	771 08
Loans to counties, cities or towns			
(notes),	24,996 46		
Deposits in banks, not on interest,	8,267 06		
Expense account,	443 25		
Taxes paid,	2,446 09		
	\$699,199 05		\$699,199 05

Cash on Deposit in Bank : —

National Bank of Wareham, Wareham, \$8,267 06

Loan on Bank Stock : —

On 48 shares Shoe and Leather National Bank, Boston, \$3,500 00

Wareham Savings Bank — Continued.*Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Cleveland, Ohio, 6s, . .	\$4,000	\$4,060 00	\$4,015 00
of Quincy, Mass., 6s, . .	6,000	6,480 00	6,000 00
Town of Everett, Mass., 4s, . .	5,000	5,200 00	5,000 00
City of Canton, Ohio, 5s, . .	6,000	6,720 00	6,000 00*
of Akron, Ohio, 5s, . .	3,000	3,030 00	3,000 00
of Quincy, Mass., 4s, . .	1,000	1,000 00	1,000 00
of Portsmouth, N. H., 4s, . .	2,000	2,025 00	2,000 00
County of Middlesex, Mass, 4s, .	10,000	10,000 00	10,000 00
	\$37,000	\$38,515 00	\$37,015 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
5	Andover Nat'l Bank, Andover,	\$500	\$500 00	\$522 50
100	Atlas National Bank, Boston, .	10,000	11,700 00	11,838 01
41	Atlantic Nat'l Bank, Boston, .	4,100	5,032 75	4,679 26
66	Blackstone N'l Bank, Boston,	6,600	6,600 00	10,174 80
131	Boylston Nat'l Bank, Boston, .	13,100	15,982 00	11,737 70
20	First National Bank, Boston, .	2,000	4,700 00	2,090 00
100	Merchants' N'l Bank, Boston, .	10,000	15,775 00	10,949 84
74	Second Nat'l Bank, Boston, .	7,400	12,320 00	7,572 32
100	Shawmut Nat'l Bank, Boston,	10,000	11,525 00	10,450 00
100	Suffolk Nat'l Bank, Boston, .	10,000	10,000 00	12,147 46
66	Shoe & Leather N'l B'k. Boston,	6,600	5,940 00	6,897 00
50	National City Bank, Boston, .	5,000	4,100 00	5,225 00
100	National Eagle Bank, Boston,	10,000	8,000 00	11,068 14
7	Nat'l Exchange Bank, Boston,	700	887 25	731 50
45	National Revere Bank, Boston,	4,500	4,275 00	5,196 78
66	Nat'l Webster Bank, Boston, .	6,600	6,600 00	7,615 59
50	N'l B'k of Commerce, Boston,	5,000	5 750 00	7,053 50
75	N'l B'k of No America, Boston,	7,500	8,625 00	6,993 68
30	N'l B'k of the Republic, Boston,	3,000	4,770 00	3,135 00
50	Falmouth N'l Bank, Falmouth,	5,000	5,000 00	5,428 28
25	Merchants' Nat'l Bank, New Bedford,	2,500	4,875 00	2,612 50
179	N'l B'k of Wareham, Wareham,	17,900	23,270 00	17,674 98
		\$148,000	\$176,227 00	\$161,793 84

Wareham Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . .	\$5,000	\$5,050 00	\$4,975 00
Concord & Montreal R.R. 4s, . .	10,000	10,200 00	10,000 00
Fitchburg R.R. 5s,	10,000	10,325 00	10,050 00
Maine Central R.R. 7s,	11,000	14,850 00	11,000 00
Old Colony R.R. 4s,	15,000	15,750 00	15,000 00
Boston & Lowell R.R. 7s, . . .	10,000	10,100 00	10,000 00
Boston & Maine R.R. 4s, . . .	10,000	10,200 00	10,000 00
Maine Central, European & North American R.R. 4s,	10,000	10,100 00	9,500 00
Portland & Kennebec R.R. 6s, . .	10,000	10,200 00	10,000 00
Connecticut River R.R. 4s, . . .	5,000	5,100 00	5,000 00
Leeds & Farmington R.R. 6s, . .	1,000	1,030 00	1,000 00
Worcester, Nashua & Roch. R.R. 4s,	10,000	10,150 00	10,000 00
Fall River R.R. 5s,	6,000	6,090 00	6,000 00*
	\$113,000	\$119,145 00	\$112,525 00

* This illegal investment has since been eliminated from the assets of the bank.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$50,135 70	4 per cent.	\$52,900 00	5 per cent.	\$1,900 00	7 per cent.
2,700 00	4½ "	4,150 00	5½ "	280 00	7½ "
76,296 46	4½ "	69,240 00	6 "	1,510 44	8 ¹⁰ "
3,500 00	4½ "				

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$114,096	21
Assessed value of the same,	127,950	00
Net income received from same during year ending Oct. 31, 1894, . .	3,501	35
Number of loans which are of an amount not exceeding \$3,000 each, 91		
Aggregate amount of the same,	91,216	14
Total number of loans upon real estate, 78		
Amount of investments from which no income is received,	6,515	81
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	35,127	43
Times for the dividends fixed by the by-laws: first Monday in January and July.		
Rate and amount of each semi-annual divi- { 2 per cent., \$12,713 31 dend during the year ending Oct. 31, 1894, { 2 per cent., 12,723 05 }	25,436	36
Number of accounts opened during the year ending Oct. 31, 1894, . 179		
Number of accounts closed during the year ending Oct. 31, 1894, . 201		
Total number of open accounts Oct. 31, 1894,	1,947	

Wareham Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	\$1,484 30
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	73,937 01
Number of same,	788
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	102,104 47
Number of same,	916
Date of examination by commissioner: August 30.	

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num- ber.	Amount.		Num- ber.	Amount.
Of \$50 and less, . . .	519	\$10,961 71	To the credit —		
Exceeding \$50 and not more than \$100, . . .	111	9,146 97	Of women, both adult and minor, . . .	347	\$27,859 40
Exceeding \$100 and not more than \$200, . . .	73	11,023 26	Of guardians, . . .	5	1,498 00
Exceeding \$200 and not more than \$500, . . .	59	20,744 16	Of religious and chari- table associations, .	12	542 98
Exceeding \$500 and less than \$1,000, . . .	17	12,175 90	In trust,	23	5,642 92
Of \$1,000 or more, . .	9	9,885 01			
Totals,	788	\$73,937 01			

WARREN SAVINGS BANK — WARREN.

Incorporated Feb. 24, 1882. Present number of corporators, 36.

JOHN W. CHADSEY, *President.*

FREDERICK W. KIMBALL, *Treasurer.*

EMORY C. SAWYER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

WM. B. RAMSDELL,

E. J. BUCK,

MARCUS BURROUGH,

EDWARD FAIRBANKS,

FREDERICK W. KIMBALL.

Open for business every business day, 9 A.M. to 1 P.M; 2 to 4 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Bank stock as per schedule, .	\$41,339 50	Deposits,	\$824,476 63
Loans on bank stock,	5,200 00	Guaranty fund, . .	5,567 17
Railroad bonds as per schedule,	15,500 00	Profit and loss ac-	
Loans on railroad stock, . . .	400 00	count,	2,979 91
Loans on real estate,	203,630 87		
Loans on personal security, . .	31,445 00		
Loans to counties, cities or towns			
(notes),	19,260 00		
Deposits in banks, on interest, .	10,029 03		
Expense account,	86 00		
Premium account,	3,700 00		
Office fixtures,	668 52		
Unpaid interest,	1 69		
Cash on hand,	1,763 10		
	\$333,023 71		\$333,023 71

Cash on Deposit in Banks, amount in each : —

City National Bank, Springfield, \$131 66

Third National Bank, Springfield, 22 02

Springfield Safe Deposit and Trust Company, 9,620 21

First National Bank, Worcester, 255 14

Loans on Bank Stock, amount on each : —

On 13 shares State National Bank, Boston, \$200 00

On 20 shares Greylock National Bank, Adams, } 5,000 00

On 30 shares Springfield Safe Deposit and Trust Company, Springfield, . }

Loans on Railroad Stock, amount on each : —

On 1 share Boston & Albany R.R., \$100 00

On 4 shares Boston & Albany R.R., 300 00

Warren Savings Bank — Continued.*Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
12	Tremont Nat'l Bank, Boston, .	\$1,200	\$1,056 00	\$1,272 60
8	N'l B'k of Commerce, Boston,	300	345 00	343 50
15	North National Bank, Boston,	1,500	1,740 00	2,085 00
5	Nat'l Webster Bank, Boston, .	500	500 00	598 00
6	Conway N'l Bank, Conway, .	600	750 00	750 00
10	City National Bank, Holyoke, .	1,000	1,150 00	1,125 00
10	Hadley Falls N'l B'k, Holyoke,	1,000	1,550 00	1,030 00
10	Home Nat'l Bank, Holyoke, .	1,000	1,180 00	1,600 00
25	Pittsfield Nat'l Bank, Pittsfield,	2,500	3,250 00	4,125 00
16	Agawam N'l Bank, Springfield,	1,600	1,600 00	1,920 00
30	City N'l Bank, Springfield, .	3,000	4,350 00	4,100 00
39	First Nat'l Bank, Springfield,	3,900	4,680 00	5,607 00
14	Second Nat'l B'k, Springfield,	1,400	1,890 00	2,240 00
10	Citizens' N'l Bank, Worcester,	1,000	1,300 00	1,250 00
16	City Nat'l Bank, Worcester, .	1,600	2,320 00	2,303 00
40	First Nat'l Bank, Worcester, .	4,000	6,200 00	8,000 00
24	Quinsigamond National Bank, Worcester,	2,400	3,120 00	2,991 00
		\$28,500	\$36,981 00	\$41,339 50

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 6s, . .	\$12,000	\$12,180 00	\$12,000 00
Boston & Lowell R.R. 5s, . .	1,000	1,050 00	1,000 00
Maine Central R.R. 6s, . . .	500	550 00	500 00
Salem & Lowell R.R. 6s, . . .	2,000	2,150 00	2,000 00
	\$15,500	\$15,930 00	\$15,500 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$255 14 163 68	2 per cent. 3 "	\$28,880 21 167,235 62	4 per cent. 5 "	\$52,850 25 20,590 00	5½ per cent. 6 "

Warren Savings Bank — Concluded.

Number of loans which are of an amount not exceeding \$3,000 each,	142	
Aggregate amount of the same,		\$159,140 25
Total number of loans upon real estate,	127	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		15,343 01
Times for the dividends fixed by the by-laws: April 1 and October 1.		
Rate and amount of each semi-annual dividend { 2 per cent , \$5,619 00 } during the year ending Oct. 31, 1894, . . . { 2 per cent., 5,903 16 }		11,522 16
Number of accounts opened during the year ending Oct. 31, 1894,	288	
Number of accounts closed during the year ending Oct. 31, 1894,	196	
Total number of open accounts Oct. 31, 1894,	1,437	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		1,174 75
Amount of deposits, not including dividends, received during the year ending Oct 31, 1894,		107,150 62
Number of same,	1,594	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		94,614 02
Number of same,	1,297	
Date of examination by commissioner : September 21.		

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num. ber.	Amount.		Num ber.	Amount.
Of \$50 and less, . . .	1,206	\$22,422 06	To the credit —		
Exceeding \$50 and not more than \$100, . . .	191	15,667 14	Of women, both adult and minor, . . .	640	\$37,009 36
Exceeding \$100 and not more than \$200, . . .	99	14,943 19	Of guardians, . . .	5	3,273 33
Exceeding \$200 and not more than \$500, . . .	52	17,953 02	Of religious and charitable associations, .	55	4,953 68
Exceeding \$500 and less than \$1,000, . . .	31	20,504 22	In trust,	52	4,557 75
Of \$1,000 or more, . . .	15	15,660 99			
Totals,	1,594	\$107,150 62			

WARREN FIVE CENTS SAVINGS BANK—PEABODY.

Incorporated April 28, 1854. Present number of corporators, 51.

RUFUS H. BROWN, *President.* ALBERT H. MERRILL, *Treasurer.*
 ALBERT H. MERRILL, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

RUFUS H. BROWN, NATHANIEL SYMONDS,
 ALBERT A. MESSER, LEVERETT POOR,
 FRANK W. STANLEY.

Open for business every business day, except Saturday, 8.30 A.M. to 12 M.; 2 to 3 P.M.;
 Saturday, 8.30 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$421,366 25	Deposits,	\$2,255,860 38
Loan on public funds,	4,000 00	Guaranty fund,	113,000 00
Bank stock as per schedule, . .	269,172 62	Profit and loss ac-	
Loans on bank stock,	38,700 00	count,	76,289 41
Railroad bonds as per schedule, .	384,250 00		
Real estate by foreclosure, . . .	17,545 40		
Loans on real estate,	730,950 00		
Loans on personal security, . . .	609,373 57		
Loans to counties, cities or towns			
(notes),	16,700 00		
Deposit in bank, on interest, . .	38,926 63		
Taxes and insurance paid, . . .	871 13		
Furniture and fixtures,	10,200 00		
Cash on hand,	3,094 19		
	\$2,445,149 79		\$2,445,149 79

Cash on Deposit in Bank : —

Warren National Bank, Peabody, \$38,926,63

Loan on Public Funds : —

On \$2,000 United States 4s, }
 On \$2,000 City of Springfield, Mass., 6s, } \$4,000 00

Warren Five Cents Savings Bank, Peabody — Continued.

Loans on Bank Stock, amount on each :—

On 175 shares Fourth National Bank, Boston, Mass.,	\$17,500 00
On 400 shares National Eagle Bank, Bristol, R. I.,	10,000 00
On 18 shares Warren National Bank, Peabody, Mass.,	} 2,000 00
On 5 shares Continental National Bank, Boston, Mass.,	
On 10 shares Continental National Bank, Boston, Mass.,	} 2,200 00
On 15 shares Tremont National Bank, Boston, Mass.,	
On 2 shares South Danvers National Bank, Peabody, Mass.,	} 500 00
On 16 shares Merchants' National Bank, Salem, Mass.,	
On 40 shares Northfield National Bank, Northfield, Vt.,	} 6,500 00
On 25 shares Welden National Bank, St. Albans, Vt.,	
On 10 shares Somerville National Bank, Somerville, Mass.,	

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Canton, Ohio, 5s,	\$24,500	\$26,845 00	\$24,500 00*
of Cleveland, Ohio, 6s,	12,000	12,360 00	12,000 00
of Dayton, Ohio, 5s,	32,000	35,992 50	32,000 00*
of Dayton, Ohio, 6s,	10,000	10,925 00	10,000 00*
of Detroit, Mich., 7s,	1,000	1,160 00	1,000 00
of East Saginaw, Mich., 4½s,	24,000	25,640 00	24,000 00
of East Saginaw, Mich., 5s,	24,000	26,280 00	24,000 00
of Fall River, Mass., 6s,	9,000	9,900 00	8,853 75
of Grand Rapids, Mich., 4½s,	26,000	27,990 00	26,000 00
of Grand Rapids, Mich., 8s,	8,000	8,240 00	8,000 00
of Holyoke, Mass., 6s,	15,000	16,675 00	15,000 00
of Lawrence, Mass., 6s,	20,000	22,300 00	20,000 00
of Lewiston, Me., 6s,	10,000	11,200 00	10,000 00
of Milwaukee, Wis., 5s,	48,000	54,179 37	48,000 00
of Newton, Mass., 6s,	3,000	3,615 00	3,000 00
of Peoria, Ill., 4½s,	10,500	11,235 00	10,500 00
of Portland, Me., 6s,	10,000	12,100 00	9,512 50
of Providence, R. I., 5s,	30,000	34,640 00	30,000 00
of Providence, R. I., 6s,	5,000	5,675 00	5,000 00
of Scranton, Pa., 4½s,	30,000	32,880 00	30,000 00
of Springfield, Ohio, 5s,	10,000	11,212 50	10,000 00
Town of Brookline, Mass., 7s,	5,000	5,500 00	5,000 00
of Dalton, Mass, 4s,	15,000	15,525 00	15,000 00
of Danvers, Mass, 5s,	10,000	10,300 00	10,000 00
City of Waterbury, Conn, 4s,	15,000	15,600 00	15,000 00
of Fort Wayne, Ind. 4½s,	15,000	16,200 00	15,000 00
	\$422,000	\$464,169 37	\$421,366 25

* Legal investments when made.

Warren Five Cents Savings Bank, Peabody — Continued.*Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
107	Atlantic Nat'l Bank, Boston, .	\$10,700	\$13,134 25	\$10,700 00
165	Atlas National Bank, Boston, .	16,500	19,305 00	16,500 00
67	Blackstone N'l Bank, Boston, .	6,700	6,700 00	6,700 00
65	Boston National Bank, Boston.	6,500	6,760 00	6,500 00
60	National City Bank, Boston, .	6,000	4,920 00	6,000 00
37	Continental Nat'l B'k, Boston,	3,700	4,255 00	3,700 00
61	Columbian N'l Bank, Boston, .	6,100	6,328 75	6,100 00
50	National Bank of the Com- monwealth, Boston, .	5,000	6,512 50	4,996 25
80	Nat'l Exchange Bank, Boston,	8,000	10,200 00	8,000 00
100	Eliot National Bank, Boston, .	10,000	13,100 00	10,000 00
50	Everett National Bank, Boston,	5,000	4,162 50	5,000 00
100	Faneuil Hall N'l Bank, Boston,	10,000	13,075 00	10,000 00
50	Freeman's Nat'l Bank, Boston,	5,000	4,250 00	5,000 00
25	Globe National Bank, Boston,	2,500	2,250 00	2,500 00
71	Howard Nat'l Bank, Boston, .	7,100	6,869 25	7,089 00
100	N'l Hide & Leather B'k, Boston,	10,000	10,725 00	9,950 00
25	Hamilton Nat'l Bank, Boston,	2,500	2,762 50	2,500 00
126	Lincoln Nat'l Bank, Boston, .	12,600	9,828 00	12,600 00
100	Manufacturers' N'l B'k, Boston,	10,000	10,000 00	9,909 37
107	Market National Bank, Boston,	10,700	9,095 00	10,700 00
22	Mt. Vernon N'l Bank, Boston,	2,200	2,684 00	2,200 00
120	Massachusetts N'l B'k, Boston,	12,000	11,640 00	12,000 00
50	Merchants' N'l Bank, Boston,	5,000	7,875 00	5,000 00
72	N'l B'k of No. America, Boston,	7,200	8,199 00	7,200 00
35	New England N'l B'k, Boston,	3,500	5,538 75	3,500 00
6	North National Bank, Boston,	600	688 50	600 00
98	Nat'l Revere Bank, Boston, .	9,800	9,334 50	9,800 00
50	N'l B'k of the Republic, Boston,	5,000	7,950 00	5,000 00
48	N'l B'k of Redemption, Boston,	4,800	6,036 00	4,800 00
40	Suffolk National Bank, Boston,	4,000	4,000 00	4,000 00
90	Shoe & Leather N'l B'k, Boston,	9,000	8,100 00	8,983 00
84	Shawmut Nat'l Bank, Boston,	8,400	9,765 00	8,400 00
101	Tremont Nat'l Bank, Boston, .	10,100	8,888 00	10,100 00
94	Nat'l Webster Bank, Boston, .	9,400	9,141 50	9,400 00
5	Washington Nat'l B'k, Boston,	500	545 00	500 00
27	Winthrop N'l Bank, Boston, .	2,700	3,145 50	2,700 00
48	Nat'l Grand B'k, Marblehead,	4,800	5,772 00	4,595 00
28	South Danvers National Bank, Peabody, .	2,800	3,360 00	2,800 00
87	Warren Nat'l Bank, Peabody, .	8,700	10,875 00	8,700 00
100	Asiatic National Bank, Salem,	3,000	3,025 00	3,000 00
11	Merchants' Nat'l Bank, Salem,	550	753 50	550 00
9	Nat'l Exchange Bank, Salem,	900	855 00	900 00
		\$269,550	\$292,404 00	\$269,172 62

Warren Five Cents Savings Bank, Peabody — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4½s,	\$25,000	\$26,125 00	\$25,000 00
Boston, Revere Beach & Lynn R.R. 6s,	5,000	5,250 00	5,000 00
Cheshire R.R. 6s,	18,000	19,260 00	18,000 00
Concord & Montreal R.R. 4s,	30,000	30,750 00	30,000 00
Eastern R.R. 6s,	5,000	6,100 00	4,750 00
Fitchburg R.R. 5s,	47,000	50,210 00	47,000 00
Leeds & Farmington R.R. 6s,	16,500	16,995 00	16,500 00
Maine Central R.R. 4½s,	23,000	24,380 00	23,000 00
Maine Central R.R. 6s,	2,000	2,200 00	2,000 00
Maine Central R.R. 7s,	15,000	20,400 00	15,000 00
N. Y. & N. E. R.R. (terminal) 4s,	35,000	35,000 00	35,000 00
Old Colony R.R. 6s,	26,000	27,180 00	26,000 00
Ports., Gt. Falls & Conway R.R. 4½s,	25,000	27,625 00	25,000 00
Vermont & Massachusetts R.R. 5s,	12,000	12,660 00	12,000 00
Upper Coos R.R. 4½s,	10,000	10,500 00	10,000 00
Boston & Maine R.R. 4½s,	30,000	33,150 00	30,000 00
Conn. & Passumpsic Rivers R.R. 4s,	20,000	20,400 00	20,000 00
Portland & Ogdensburg R.R. 6s,	20,000	22,000 00	20,000 00
Worcester, Nashua & Rochester R.R. 4s,	20,000	20,200 00	20,000 00
	\$384,500	\$410,385 00	\$384,250 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$7,100 00	0 per cent.	\$305 623 57	4 per cent.	\$382,605 00	5 per cent.
38,926 63	2½ "	80,000 00	4½ "	236,915 00	5½ "
25,000 00	3½ "	20,000 00	4½ "	127,230 00	6 "
25,000 00	3½ "	78,200 00	4½ "	12,050 00	6½ "

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$17,545 40
Assessed value of the same,	14,500 00
Net income received from same during year ending Oct. 31, 1894,	67 30
Number of loans which are of an amount not exceeding \$3,000 each,	253
Aggregate amount of the same,	289,613 57
Total number of loans upon real estate,	293
Amount of investments from which no income is received,	7,630 03
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	113,817 37
Times for the dividends fixed by the by-laws: third Wednesday in May and November.	

Warren Five Cents Savings Bank, Peabody — Concluded.

Rate and amount of each semi-annual dividend { 2 per cent., \$42,227 85 } during the year ending Oct. 31, 1894, . { 2 per cent., 42,283 85 }	\$84,511 70
Number of accounts opened during the year ending Oct. 31, 1894, .	677
Number of accounts closed during the year ending Oct. 31, 1894, .	466
Total number of open accounts Oct. 31, 1894,	5,374
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	6,075 90
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	\$10,084 65
Number of same,	3,839
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	294,177 22
Number of same,	8,331
Date of examination by commissioner: February 9.	

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num- ber.	Amount.		Num- ber.	Amount.
Of \$50 and less,	2,355	\$43,422 48	To the credit —		
Exceeding \$50 and not more than \$100,	415	34,044 31	Of women, both adult and minor,	1,742	\$161,238 76
Exceeding \$100 and not more than \$200,	206	33,230 93	Of guardians,	19	6,443 44
Exceeding \$200 and not more than \$500,	227	82,323 39	Of religious and chari- table associations, . .	36	6,171 83
Exceeding \$500 and less than \$1,000,	68	49,063 54	In trust,	57	11,706 44
Of \$1,000 or more, . . .	68	68,000 00			
Totals,	3,839	\$310,084 65			

WARREN INSTITUTION FOR SAVINGS (CHARLESTOWN DISTRICT) — BOSTON.

Incorporated Feb. 21, 1829. Present number of corporators, 98.

TIMOTHY T. SAWYER, President.GEORGE F. TUFTS, Treasurer.GEORGE S. POOLE, Clerk of the Corporation.

Names of committee charged with the investment of its funds :

TIMOTHY T. SAWYER,JOHN STOWELL,NAHUM CHAPIN,THOMAS R. B. EDMANDS,NELSON BARTLETT,JOHN TURNER,CHAS. F. FAIRBANKS.

Open for business every business day, 9 A.M. to 1 P.M.; also Wednesday and Saturday, 3.30 to 4.30 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$1,397,660 00	Deposits,	\$7,837,557 11
Bank stock as per schedule, .	201,400 00	Guaranty fund, . .	390,000 00
Loans on bank stock,	300 00	Profit and loss ac-	
Railroad bonds as per schedule,	600,000 00	count,	149,861 58
Real estate (for banking pur-			
poses),	50,000 00		
Real estate by foreclosure, .	9,000 00		
Loans on real estate,	4,213,200 00		
Loans on personal security, .	1,494,000 00		
Loans to counties, cities or towns			
(notes),	35,100 00		
Deposits in banks, on interest, .	351,613 57		
Expense account,	11,205 66		
Cash on hand,	13,949 46		
	\$8,377,418 69		\$8,377,418 69

Cash on Deposit in Banks, amount in each :—

Bunker Hill National Bank, Boston, \$278,022 47*Second National Bank, Boston, 73,581 10

Loan on Bank Stock :—

On 7 shares Bunker Hill National Bank, Boston, \$300 00

* This deposit has since been reduced within the legal limit.

Warren Institution for Savings, etc., Boston — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Biddeford, Me., 4s, . .	\$5,000	\$5,112 50	\$5,000 00
of Boston, Mass., 4s, . .	200,000	219,625 00	200,000 00
of Brockton, Mass., 4s, . .	50,000	52,375 00	50,000 00
of Chelsea, Mass., 4s, . .	34,000	35,275 00	34,000 00
of Dayton, Ohio, 4s, . .	50,000	50,000 00	50,000 00*
of Hartford, Conn., 4s, . .	50,000	53,125 00	50,000 00
of Haverhill, Mass., 4s, . .	50,000	53,125 00	50,000 00
of Lynn, Mass., 4s, . .	86,000	89,655 00	86,000 00
of Malden, Mass., 4s, . .	35,000	35,700 00	35,000 00
or New York, N. Y., 6s, . .	100,000	118,000 00	100,000 00
of Northampton, Mass., 4s, . .	50,000	50,875 00	50,000 00
of Somerville, Mass., 4s, . .	23,000	23,690 00	23,000 00
of Youngstown, Ohio, 6s, . .	12,660	13,672 80	12,660 00
Town of Braintree, Mass., 4s, . .	50,000	52,375 00	50,000 00
of Canton, Mass., 4s, . .	48,000	49,200 00	48,000 00
of Cranston, R. I., 4s, . .	50,000	51,250 00	50,000 00
of Everett, Mass., 4s, . .	30,000	31,725 00	30,000 00
of Southbridge, Mass., 4s, . .	25,000	25,250 00	25,000 00
of Reading, Mass., 4s, . .	80,000	82,400 00	80,000 00
of Wellesley, Mass., 4s, . .	5,000	5,200 00	5,000 00
of Weymouth, Mass., 4s, . .	100,000	104,250 00	100,000 00
United States 4s, . .	250,000	288,750 00	250,000 00
City of New Bedford, Mass., 4s, . .	14,000	14,420 00	14,000 00
	\$1,397,660	\$1,505,050 30	\$1,397,660 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested
90	Atlas National Bank, Boston, .	\$9,000	\$10,530 00	\$9,000 00
200	Bunker Hill N'l Bank, Boston,	20,000	40,000 00	20,000 00
20	National City Bank, Boston, .	2,000	1,640 00	2,000 00
75	National Eagle Bank, Boston,	7,500	6,243 75	7,500 00
158	Eliot Nat'l Bank, Boston, .	15,800	20,698 00	15,800 00
60	Everett Nat'l Bank, Boston, .	6,000	4,995 00	6,000 00
150	N'l Hide & Leather B'k, Boston,	15,000	16 125 00	15,000 00
100	Howard Nat'l Bank, Boston, .	10,000	9,600 00	10,000 00
55	Massachusetts N'l B'k, Boston,	5,500	5,376 25	5,500 00
116	New England N'l B'k, Boston,	11,600	18,357 00	11,600 00
43	Second Nat'l Bank, Boston, .	4,300	7,955 00	4,300 00
50	Shoe & Leather N'l B'k, Boston,	5,000	4,512 50	5,000 00
118	State National Bank, Boston, .	11,800	13,688 00	11,800 00

Warren Institution for Savings, etc., Boston — Continued.

Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
332	Third National Bank, Boston, .	\$33,200	\$29,797 00	\$33,200 00
108	Tremont Nat'l Bank, Boston, .	10,800	9,504 00	10,800 00
200	Nat'l Union Bank, Boston, .	20,000	26,850 00	20,000 00
67	National Webster B'k, Boston,	6,700	6,532 50	6,700 00
30	Winthrop Nat'l Bank, Boston,	3,000	3,495 00	3,000 00
42	Naumkeag Nat'l Bank, Salem,	4,200	5,670 00	4,200 00
		\$201,400	\$241,569 00	\$201,400 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 6s, . .	\$50,000	\$51,000 00	\$50,000 00
Boston & Lowell R.R. 4s, . .	100,000	101,000 00	100,000 00
Boston & Maine R.R. 4s, . .	100,000	102,000 00	100,000 00
Boston & Providence R.R. 4s, .	50,000	52,000 00	50,000 00
Fitchburg R.R. 4s,	100,000	99,000 00	100,000 00
Old Colony R.R. 6s,	50,000	50,750 00	50,000 00
Worcester, Nashua & Roch. R.R. 4s,	50,000	50,500 00	50,000 00
Concord & Montreal R.R. 4s, . .	50,000	51,250 00	50,000 00
Conn. & Passumpsic Rivers R.R. 4s,	50,000	51,250 00	50,000 00
	\$600,000	\$608,750 00	\$600,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$251,603 57	2 per cent.	\$305,600 00	4½ per cent.	\$147,600 00	6 per cent.
100,000 00	2½ "	683,750 00	4½ "	6,900 00	6½ "
400,000 00	3½ "	55,000 00	4½ "	5,250 00	7 "
370,000 00	3½ "	2,171,150 00	5 "	500 00	7½ "
1,410,500 00	4 "	186,350 00	5½ "		

Amount invested in real estate for banking purposes,	\$50,000 00
Estimated value of the same,	60,000 00
Assessed value of the same,	52,800 00
Net income received from same during year ending Oct. 31, 1894, . . .	2,216 12

Warren Institution for Savings, etc., Boston — Concluded.

Value, by books, of other real estate held or owned by foreclosure or otherwise,	\$9,000 00
Assessed value of the same,	11,500 00
Number of loans which are of an amount not exceeding \$3,000 each, 560	
Aggregate amount of the same,	893,850 00
Total number of loans upon real estate, 794	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	379,155 91
Times for the dividends fixed by the by-laws: third Wednesday in April and October.	
Rate and amount of each semi-annual dividend { 2 per cent., \$145,179 74 } during the year ending Oct. 31, 1894, . { 2 per cent., *146,000 00 }	291,179 74
Number of accounts opened during the year ending Oct. 31, 1894, 1,533	
Number of accounts closed during the year ending Oct. 31, 1894, 1,197	
Total number of open accounts Oct. 31, 1894, 18,233	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	14,498 41
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	1,008,129 00
Number of same, 11,639	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	992,237 56
Number of same, 11,020	
Date of examination by commissioner: June 29.	

* Estimated.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less,	8,099	\$169,557 00	To the credit —		
Exceeding \$50 and not more than \$100,	1,682	138,716 00	Of women, both adult and minor,	5,379	\$463,477 00
Exceeding \$100 and not more than \$200,	760	120,109 00	Of guardians,	26	7,753 00
Exceeding \$200 and not more than \$500,	722	268,651 00	Of religious and charitable associations,	79	10,235 00
Exceeding \$500 and less than \$1,000,	232	167,096 00	In trust,	363	55,836 00
Of \$1,000 or more,	144	144,000 00			
Totals,	11,639	\$1,008,129 00			

WASHINGTON SAVINGS INSTITUTION—LOWELL.

Incorporated May 23, 1892. Present number of corporators, 28.

JOHN J. DONOVAN, *President.*

GEO. M. HARRIGAN, *Treasurer.*

GEO. M. HARRIGAN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

JOHN J. DONOVAN,
WM. J. COUGHLIN,
PATRICK GILBRIDE,
HUMPHRY O'SULLIVAN,

CHAS. H. ANDREWS,
DENIS MURPHY,
THOMAS C. LEE,
DANIEL J. MURPHY.

Open for business every business day, 9 A.M. to 1 P.M.; Saturday, 7 to 9 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate,	\$160,605 00	Deposits,	\$226,813 49
Loans on personal security, . .	57,500 00	Guaranty fund, . .	600 00
Deposit in bank, on interest, . .	5,399 22	Interest account, . .	5,401 40
Expense account,	1,156 79		
Dividends paid,	468 76		
Taxes paid,	135 12		
Cash on hand,	7,550 00		
	\$232,814 89		\$232,814 89

Cash on Deposit in Bank :—

Lowell Trust Company, Lowell, \$5,399 22

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$5,399 22	2½ per cent.	\$25,000 00	5½ per cent.	\$7,000 00	7 per cent.
73,840 00	5 “	112,265 00	6 “		

Washington Savings Institution — Concluded.

Number of loans which are of an amount not exceeding \$3,000 each, .	63	
Aggregate amount of the same,		\$83,803 00
Total number of loans upon real estate,	74	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		9,304 17
Times for the dividends fixed by the by-laws: second Saturday in February and August.		
Rate and amount of each semi-annual dividend { 2 per cent., \$3,025 06 } during the year ending Oct. 31, 1894, . . . { 2 per cent., *3,516 35 }		6,541 41
Number of accounts opened during the year ending Oct. 31, 1894,	500	
Number of accounts closed during the year ending Oct. 31, 1894,	254	
Total number of open accounts Oct. 31, 1894,	876	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		1,816 10
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		157,851 53
Number of same,	1,712	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		105,376 28
Number of same,	1,216	
Date of examination by commissioner: May 23 and 24.		

* Not yet charged out of profits.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less,	1,198	\$31,228 73	To the credit —		
Exceeding \$50 and not more than \$100,	221	18,005 06	Of women, both adult and minor,	504	\$55,403 68
Exceeding \$100 and not more than \$200,	131	21,377 59	Of guardians,	3	2,300 00
Exceeding \$200 and not more than \$500,	98	35,839 68	Of religious and chari-table associations,	36	5,239 22
Exceeding \$500 and less than \$1,000,	42	29,400 47	In trust,	84	14,308 72
Of \$1,000 or more,	22	22,000 00			
Totals,	1,712	\$157,851 53			

WATERTOWN SAVINGS BANK — WATERTOWN.

Incorporated April 18, 1870. Present number of corporators, 30.
ALBERT O. DAVIDSON, *President.*GEORGE E. PRIEST, *Treasurer.*
WARD M. OTIS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :
ALBERT O. DAVIDSON,WM. H. INGRAHAM,
CALVIN D. CRAWFORD.

Open for business daily, 9 A.M. to 12 M.; and every Thursday, 7 to 8.45 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$37,000 00	Deposits,	\$561,580 67
Bank stock as per schedule, .	38,695 12	Guaranty fund,	14,350 00
Railroad bonds as per schedule, .	88,200 00	Interest account,	17,736 42
Real estate (for banking purposes),	28,731 18		
Loans on real estate,	336,911 41		
Loans on personal security,	34,850 00		
Loans to counties, cities or towns (notes),	15,000 00		
Deposits in banks, on interest,	13,891 03		
Expense account,	44 54		
Cash on hand,	343 81		
	\$593,667 09		\$593,667 09

Cash on Deposit in Banks, amount in each : —

Boston Safe Deposit and Trust Company, Boston,	\$2,519 71
Union Market National Bank, Watertown,	11,371 32

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Bangor, Me., 6s,	\$2,000	\$2,370 00	\$2,000 00
of Boston, Mass., 6s,	1,000	1,195 00	1,000 00
of Cambridge, Mass., 6s,	6,000	7,140 00	6,000 00
of Newton, Mass., 5s,	2,000	2,240 00	2,000 00
of Newton, Mass., 6s,	1,000	1,190 00	1,000 00
Town of Arlington, Mass., 4s,	5,000	5,200 00	5,000 00
of Great Barrington, Mass., 4s,	5,000	5,250 00	5,000 00
City of Fall River, Mass., 4½s,	5,000	5,400 00	5,000 00
of Quincy, Mass., 4s,	5,000	5,225 00	5,000 00
of Waltham, Mass., 4s,	5,000	5,300 00	5,000 00
	\$37,000	\$40,510 00	\$37,000 00

Watertown Savings Bank — Continued.*Detailed Statement of Bank Stocks.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
20	Metropolitan N'l B'k, Boston,	\$2,000	\$1,900 00	\$2,040 00
10	Nat'l Exchange Bank, Boston,	1,000	1,267 50	1,275 00
50	Continental Nat'l B'k, Boston,	5,000	5,750 00	5,600 00
20	N'l B'k of No. America, Boston,	2,000	2,300 00	2,155 00
25	Boston National Bank, Boston,	2,500	2,600 00	2,800 00
20	Manufacturers' N'l B'k, Boston,	2,000	2,000 00	2,000 00
52	Massachusetts N'l B'k, Boston,	5,200	4,940 00	5,982 50
40	Third National Bank, Boston,	4,000	3,590 00	4,000 00
25	Globe National Bank, Boston,	2,500	2,200 00	2,684 37
20	National Eagle Bank, Boston,	2,000	1,600 00	2,255 00
20	Central National Bank, Boston,	2,000	2,540 00	2,000 00
12	Traders' Nat'l Bank, Boston, .	1,200	780 00	1,227 00
20	Winthrop Nat'l Bank, Boston,	2,000	2,330 00	2,300 00
5	N'l B'k of the Commonwealth, Boston,	500	651 25	676 25
12	Union Market National Bank, Watertown,	1,200	1,500 00	1,700 00
		\$35,100	\$35,948 75	\$38,695 12

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton, Fitchburg and New Bedford R.R. 5s,	\$2,000	\$2,280 00	\$2,000 00
Boston & Maine R.R. 4s,	3,000	3,060 00	3,000 00
Cheshire R.R. 6s,	1,500	1,545 00	1,500 00
Concord & Montreal R.R. 4s, . . .	5,000	5,100 00	5,000 00
Fitchburg R.R. 4s,	10,000	9,850 00	10,000 00
Fitchburg R.R. 4½s,	5,000	5,050 00	5,000 00
Fitchburg R.R. 5s,	3,000	3,075 00	3,000 00
Fitchburg R.R. 6s,	1,000	1,050 00	1,000 00
Leeds & Farmington R.R. 6s, . . .	3,000	3,090 00	3,000 00
Maine Central R.R. 4½s,	10,000	10,600 00	10,000 00
Maine Central R.R. 7s,	10,000	13,500 00	12,000 00
N. Y. & N. E. R.R. (terminal) 4s, .	15,000	15,000 00	16,700 00
Vermont & Massachusetts R.R. 5s,	5,000	5,450 00	5,000 00
Upper Coos R.R. 4½s,	6,000	6,300 00	6,000 00
Worcester, Nashua & Rochester R.R. 4s,	5,000	5,100 00	5,000 00
	\$84,500	\$90,050 00	\$88,200 00

Watertown Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$2,519 71	2 per cent.	\$15,000 00	4½ per cent.	\$64,335 00	6 per cent.
11,371 ¾	2½ “	205,656 41	5 “	400 00	6½ “
23,500 00	4½ “	76,095 00	5½ “	1,775 00	7 “

Amount invested in real estate for banking purposes,	\$28,731 18
Estimated value of the same,	28,000 00
Assessed value of the same,	19,000 00
Net income received from same during year ending Oct. 31, 1894, . .	505 22
Number of loans which are of an amount not exceeding \$3,000 each, 112	
Aggregate amount of the same,	155,748 00
Total number of loans upon real estate,	138
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	28,214 81
Times for the dividends fixed by the by-laws: first Wednesday in April and October.	
Rate and amount of each semi-annual dividend { 2 per cent., \$9,796 70 } during the year ending Oct. 31, 1894, { 2 per cent., 10,316 50 }	20,113 20
Number of accounts opened during the year ending Oct. 31, 1894, . .	330
Number of accounts closed during the year ending Oct. 31, 1894, . .	235
Total number of open accounts Oct. 31, 1894,	1,985
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	1,650 95
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	142,149 58
Number of same,	2,154
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	122,997 78
Number of same,	1,724
Date of examination by commissioner: February 19.	

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less,	1,640	\$30,177 24	To the credit —		
Exceeding \$50 and not more than \$100,	253	20,541 42	Of women, both adult and minor,	926	\$51,807 53
Exceeding \$100 and not more than \$200,	120	15,775 15	Of guardians,	2	903 30
Exceeding \$200 and not more than \$500,	99	38,559 83	Of religious and charitable associations,	112	12,557 54
Exceeding \$500 and less than \$1,000,	26	18,974 18	In trust,	100	8,239 28
Of \$1,000 or more,	16	18,121 76			
Totals,	2,154	\$142,149 58			

WEBSTER FIVE CENTS SAVINGS BANK—WEBSTER.

Incorporated March 16, 1868. Present number of corporators, 47.

CYRUS SPAULDING, *President.* F. A. STOCKWELL, *Treasurer.*
LOUIS E. PATTISON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

CYRUS SPAULDING, ERASTUS ALTON,
WALDO JOHNSON, E. P. MORTON,
LYMAN R. EDDY.

Open for business every business day, except Saturday, 9 A.M. to 12 M.; 2 to 4 P.M.;
Saturday, 9 A.M. to 12 M ; 6 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$80,000 00	Deposits,	\$1,109,450 19
Bank stock as per schedule, .	89,400 00	Guaranty fund, . .	27,225 00
Loans on bank stock,	700 00	Interest account, . .	20,474 42
Railroad bonds as per schedule,	172,000 00	Profit and loss ac-	
Loans on real estate,	601,049 00	count,	10,434 84
Loans on personal security, . .	165,714 77		
Loans to counties, cities or towns			
(notes),	15,000 00		
Deposits in banks, on interest, .	42,347 07		
Expense account,	781 01		
Cash on hand,	592 60		
	\$1,167,584 45		\$1,167,584 45

Cash on Deposit in Banks, amount in each :—
First National Bank, Webster, \$28,274 33
First National Bank, Worcester, 14,072 74

Loan on Bank Stock :—
On 10 shares First National Bank, Webster, \$700 00

Webster Five Cents Savings Bank — Continued.*Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
District of Columbia 7s, . . .	\$5,000	\$6,000 00	\$5,000 00
City of Dayton, Ohio, 5s, . . .	10,000	11,100 00	10,000 00*
of Haverhill, Mass., 4s, . . .	10,000	10,600 00	10,000 00
of Milwaukee, Wis., 5s, . . .	20,000	22,200 00	20,000 00
of Pawtucket, R. I., 5s, . . .	5,000	5,200 00	5,000 00
Town of Webster, Mass., 4s, . . .	30,000	31,500 00	30,000 00
	\$80,000	\$86,600 00	\$80,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
40	Atlas Nat'l Bank, Boston, . . .	\$4,000	\$4,680 00	\$4,000 00
35	Blackstone Nat'l Bank, Boston, . . .	3,500	3,500 00	3,500 00
20	Boylston Nat'l Bank, Boston, . . .	2,000	2,500 00	2,000 00
2	National City Bank, Boston, . . .	200	165 00	200 00
10	National Eagle Bank, Boston, . . .	1,000	835 00	1,000 00
10	Eliot National Bank, Boston, . . .	1,000	1,310 00	1,000 00
4	N'l Hide & Leather B'k, Boston, . . .	400	425 00	400 00
66	Lincoln Nat'l Bank, Boston, . . .	6,600	5,280 00	6,600 00
43	Nat'l Webster Bank, Boston, . . .	4,300	4,300 00	4,300 00
10	Merchants' Nat'l Bank, Boston, . . .	1,000	1,570 00	1,000 00
25	Old Boston Nat'l B'k, Boston, . . .	2,500	2,650 00	2,500 00
40	National Revere Bank, Boston, . . .	4,000	3,800 00	4,000 00
10	State National Bank, Boston, . . .	1,000	1,160 00	1,000 00
75	Shoe & Leather N'l B'k, Boston, . . .	7,500	6,775 00	7,500 00
20	South End N'l Bank, Boston, . . .	2,000	1,600 00	2,000 00
23	First National Bank, Barre, . . .	2,300	2,300 00	2,300 00
10	Grafton Nat'l Bank, Grafton, . . .	1,000	1,000 00	1,000 00
10	First Nat'l B'k, Newburyport, . . .	1,000	1,350 00	1,000 00
20	First N'l Bank, Norwich, Ct., . . .	2,000	2,000 00	2,000 00
25	Uncas N'l B'k, Norwich, Ct., . . .	2,500	2,500 00	2,500 00
5	Southbridge N'l Bank, South- bridge, . . .	500	600 00	500 00
152	First National Bank, Webster, . . .	15,200	18,200 00	15,200 00
23	City National B'k, Worcester, . . .	2,300	3,315 00	2,300 00
12	First National B'k, Worcester, . . .	1,200	1,850 00	1,200 00
50	Mechanics' N'l B'k, Worcester, . . .	5,000	5,000 00	5,000 00
61	Quinsigamond National Bank, Worcester, . . .	6,100	7,930 00	6,100 00
80	Worcester N'l B'k, Worcester, . . .	8,000	11,600 00	8,000 00
13	Millbury Nat'l Bank, Millbury, . . .	1,300	1,300 00	1,300 00
		\$89,400	\$99,495 00	\$89,400 00

Webster Five Cents Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Clinton, Fitchburg & New Bedford R.R. 5s,	\$12,000	\$13,200 00	\$12,000 00
Boston & Lowell R.R. 4s,	5,000	5,150 00	5,000 00
Boston, Revere Beach & Lynn R.R. 6s,	10,000	10,500 00	10,000 00
Boston, Winthrop & Shore R.R. 5s,	10,000	10,900 00	10,000 00
Concord & Montreal R.R. 4s,	15,000	16,500 00	15,000 00
Fitchburg R.R. 4s,	10,000	10,100 00	10,000 00
Lowell & Lawrence R.R. 6s,	5,000	5,300 00	5,000 00
Newport & Richford R.R. 5s,	5,000	5,250 00	5,000 00*
Maine Central R.R. 4½s,	10,000	10,600 00	10,000 00
Vermont & Massachusetts R.R. 5s, .	10,000	10,700 00	10,000 00
Upper Coos R.R. 4s,	5,000	5,000 00	5,000 00
Upper Coos R.R. 4½s,	10,000	10,800 00	10,000 00
Boston & Maine R.R. 4s,	20,000	20,400 00	20,000 00
Boston & Maine R.R. 4½s,	10,000	11,000 00	10,000 00
Fitchburg R.R. 5s,	10,000	10,500 00	10,000 00
St. Johnsbury & L. Champlain R.R. 5s,	25,000	28,750 00	25,000 00
	\$172,000	\$184,550 00	\$172,000 00

*** A legal investment when made.**

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$14,072 74	2 per cent.	\$15,000 00	4½ per cent.	\$9,000 00	5½ per cent.
28,274 33	3 "	6,000 00	4½ "	489,233 54	5½ "
9,000 00	4 "	254,230 23	5 "		

Number of loans which are of an amount not exceeding \$3,000 each,	499
Aggregate amount of the same,	\$462,638 91
Total number of loans upon real estate,	471
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	56,853 75
Times for the dividends fixed by the by-laws: January 1 and July 1.	
Rate and amount of each semi-annual dividend { 2 per cent., \$20,712 20 }	41,290 38
during the year ending Oct. 31, 1894, { 2 per cent., 20,578 18 }	
Number of accounts opened during the year ending Oct. 31, 1894,	311
Number of accounts closed during the year ending Oct. 31, 1894,	336
Total number of open accounts Oct. 31, 1894,	3,804
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	2,499 03

Webster Five Cents Savings Bank — Concluded.

Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894, \$175,997 33
Number of same, 2,155
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894, 194,894 05
Number of same, 2,497
Date of examination by commissioner: April 23.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less, . . .	1,515	\$35,738 00	To the credit —		
Exceeding \$50 and not more than \$100, . . .	816	26,754 59	Of women, both adult and minor, . . .	809	\$49,534 43
Exceeding \$100 and not more than \$200, . . .	167	26,823 64	Of guardians, . . .	9	1,320 60
Exceeding \$200 and not more than \$500, . . .	106	36,667 67	Of religious and charitable associations, . .	21	12,023 50
Exceeding \$500 and less than \$1,000, . . .	40	30,813 43	In trust,	134	23,282 60
Of \$1,000 or more, . . .	11	19,700 00			
Totals,	2,155	\$175,997 33			

WELLFLEET SAVINGS BANK — WELLFLEET.

Incorporated March 3, 1863. Present number of corporators, 60.

SIMEON ATWOOD, *President.* THOMAS KEMP, *Treasurer.*
THOMAS KEMP, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds:

SIMEON ATWOOD, ISAIAH C. YOUNG,
JOHN SWETT, TIMOTHY D. ATWOOD.

Open for business every business day, 9 A.M. to 12 M.; 1 to 4 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$77,487 50	Deposits, . . .	\$427,943 51
Bank stock as per schedule, .	132,620 00	Guaranty fund, .	21,237 00
Loans on bank stock, . . .	5,000 00	Profit and loss ac-	
Railroad bonds as per schedule,	128,238 28	count, . . .	7,712 43
Real estate (for banking pur-			
poses), . . .	2,000 00		
Real estate by foreclosure, .	200 00		
Loans on real estate, . . .	79,645 40		
Loans on personal security, .	13,569 33		
Loans to counties, cities or towns			
(notes), . . .	14,700 00		
Deposits in banks, on interest, .	2,204 31		
Cash on hand, . . .	1,228 12		
	\$456,892 94		\$456,892 94

Cash on Deposit in Banks, amount in each :—

Blackstone National Bank, Boston, \$812 83
Traders' National Bank, Boston, 1,391 43

Loan on Bank Stock :—

On 80 shares Traders' National Bank, Boston, \$5,000 00

Wellfleet Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s, . . .	\$10,000	\$10,800 00	\$10,412 50
of Brockton, Mass., 4s, . . .	3,500	3,570 00	3,500 00
of Chicago, Ill., 4s, . . .	10,000	10,200 00	10,000 00*
of Cleveland, Ohio, 6s, . . .	5,000	5,150 00	5,000 00
of Concord, N. H., 4s, . . .	4,000	4,250 00	4,000 00
of Dayton, Ohio, 4s, . . .	10,000	10,000 00	10,000 00*
of Fort Wayne, Ind., 6s, . . .	8,000	8,640 00	9,200 00
of Malden, Mass., 4s, . . .	5,000	5,200 00	5,462 50
of Springfield, Ohio, 4s, . . .	10,000	10,600 00	10,912 50
of Waltham, Mass., 4s, . . .	4,000	4,240 00	4,000 00
County of Aroostook, Me., 4½s, . . .	5,000	5,250 00	5,000 00
	\$74,500	\$77,900 00	\$77,487 50

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
66	Blackstone Nat'l B'k, Boston,	\$6,600	\$6,600 00	\$6,600 00
69	Traders' Nat'l Bank, Boston, .	6,900	5,175 00	6,900 00
75	Central Nat'l Bank, Boston, .	7,500	9,525 00	7,500 00
20	South End Nat'l Bank, Boston,	2,000	1,560 00	2,000 00
27	N'l Hide & Leather B'k, Boston,	2,700	2,889 00	2,700 00
30	N'l B'k of Commerce, Boston,	3,000	3,450 00	3,000 00
125	Third Nat'l Bank, Boston, .	12,500	11,250 00	10,000 00
100	Freeman's Nat'l Bank, Boston,	10,000	10,000 00	10,000 00
50	Shawmut Nat'l Bank, Boston, .	5,000	5,800 00	5,000 00
8	Shoe & Leather N'l B'k, Boston,	800	720 00	800 00
50	Eliot National Bank, Boston, .	5,000	6,550 00	5,000 00
23	Nat'l Webster Bank, Boston, .	2,300	2,300 00	2,300 00
80	Continental Nat'l B'k, Boston,	8,000	9,200 00	8,000 00
80	Suffolk Nat'l Bank, Boston, .	8,000	8,000 00	8,000 00
50	N'l B'k of the Republic, Boston,	5,000	7,950 00	5,000 00
50	State National Bank, Boston, .	5,000	5,800 00	5,000 00
40	National Eagle Bank, Boston,	4,000	3,320 00	4,000 00
50	Atlas National Bank, Boston, .	5,000	5,850 00	5,000 00
42	Globe Nat'l Bank, Boston, .	4,200	3,780 00	4,200 00
20	Faneuil Hall N'l Bank, Boston,	2,000	2,620 00	2,000 00
90	Tremont Nat'l Bank, Boston, .	9,000	7,920 00	9,000 00
71	Manufacturers' N'l B'k, Boston,	7,100	7,100 00	7,100 00
25	Old Boston N'l Bank, Boston,	2,500	2,600 00	2,500 00
40	Hamilton N'l Bank, Boston, .	4,000	4,400 00	4,000 00
54	Union Market National Bank, Watertown,	5,400	7,020 00	7,020 00
		\$133,500	\$141,379 00	\$132,620 00

Wellfleet Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 7s,	\$16,000	\$16,160 00	\$17,000 00
Boston & Maine R.R. 4s.	21,000	21,420 00	21,000 00
Concord & Montreal R.R. 4s,	15,000	15,300 00	15,000 00
Fitchburg R.R. 4s,	17,000	16,745 00	16,675 00
Newport & Richford R.R. 5s,	5,000	5,250 00	5,000 00*
Old Colony R.R. 4s,.	10,000	10,500 00	10,975 00
Old Colony R.R. 6s,	5,000	5,250 00	5,000 00
Portland & Ogdensburg R.R. 6s,	3,000	3,300 00	3,000 00
Upper Coos R.R. 4s,	10,000	9,600 00	10,000 00
Upper Coos R.R. 4½s,	5,000	5,250 00	5,000 00
Vermont & Massachusetts R.R. 5s,	5,000	5,450 00	5,000 00
Boston & Maine R.R. 4½s,	4,000	4,400 00	4,390 50
Worcester, Nashua & Rochester R.R. 4s,.	10,000	10,200 00	10,197 78
	\$126,000	\$128,825 00	\$128,238 28

* A legal investment when made.

Total Amount of Loans, with Each, Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$812 83	2 per cent.	\$8,000 00	4½ per cent.	\$5,000 00	5½ per cent.
1,391 48	2½ "	46,150 00	5 "	42,264 73	6 "
1,000 00	4 "	9,500 00	5½ "	1,000 00	7 "

Amount invested in real estate for banking purposes,	\$2,000 00
Estimated value of the same,	2,500 00
Assessed value of the same,	2,000 00
Net income received from same during year ending Oct. 31, 1894,	100 00
Value, by books, of other real estate held or owned by foreclosure or otherwise,	200 00
Assessed value of the same,	500 00
Number of loans which are of an amount not exceeding \$3,000 each, 61	
Aggregate amount of the same,	57,714 73
Total number of loans upon real estate,	49
Amount of investments from which no income is received,	1,935 00
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	20,758 77
Times for the dividends fixed by the by-laws: January 1 and July 1.	
Rate and amount of each semi-annual dividend { 2 per cent., \$7,944 03 } during the year ending Oct. 31, 1894, . . . { 2 per cent., 8,179 60 }	16,123 63
Number of accounts opened during the year ending Oct. 31, 1894,	67
Number of accounts closed during the year ending Oct. 31, 1894,	65
Total number of open accounts Oct. 31, 1894,	1,119

Wellfleet Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	\$1,781 26
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	40,688 20
Number of same,	339
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	43,102 92
Number of same,	572
Date of examination by commissioner: August 2.	

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less,	208	\$4,539 16	To the credit —		
Exceeding \$50 and not more than \$100,	49	4,136 47	Of women, both adult and minor,	96	\$12,776 81
Exceeding \$100 and not more than \$200,	27	4,718 37	Of guardians,	5	362 26
Exceeding \$200 and not more than \$500,	36	12,533 70	Of religious and charitable associations,	15	1,831 81
Exceeding \$500 and less than \$1,000,	18	8,760 50	In trust,	20	5,298 32
Of \$1,000 or more,	6	6,000 00			
Totals,	339	\$40,688 20			

WESTBOROUGH SAVINGS BANK — WESTBOROUGH.

Incorporated Feb. 9, 1869. Present number of corporators, 64.

ALDEN L. BOYNTON, *President.*

GEORGE O. BRIGHAM, *Treasurer.*

ALBERT P. WILSON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

J. A. FAYERWEATHER,
JOHN L. BRIGHAM,
CHAS. S. HENRY,

A. L. BOYNTON,
LEWIS RICE,
F. E. CORREY.

Open for business every business day, except Saturday, 9 A.M. to 12 M.; 2 to 4 P.M.;
Saturday, 9 A.M. to 12 M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$102,500 00	Deposits,	\$804,477 57
Bank stock as per schedule, .	41,800 00	Guaranty fund,	40,500 00
Railroad bonds as per schedule, .	19,000 00	Interest account,	10,500 20
Real estate by foreclosure,	45,307 65	Profit and loss account,	12,189 48
Loans on real estate,	560,266 49		
Loans on personal security,	40,490 73		
Loans to counties, cities or towns (notes),	4,000 00		
Deposits in banks, on interest,	45,631 04		
Deposits in banks, not on interest,	5,000 15		
Expense account,	588 21		
Suspense account,	260 00		
Cash on hand,	2,822 98		
	<hr/>		<hr/>
	\$867,667 25		\$867,667 25

Cash on Deposit in Banks, amount in each : —

First National Bank, Worcester,	\$17,975 12
City National Bank, Worcester,	16,062 92
Pyncheon National Bank, Springfield,	5,000 00
First National Bank, Westborough,	11,593 15

Westborough Savings Bank — Continued.*Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Rockland, Me., 6s, . . .	\$2,500	\$2,875 00	\$2,500 00
Town of Westborough, Mass., 4s, .	90,000	94,295 00	90,000 00
of Westborough, Mass., 5s, .	10,000	11,300 00	10,000 00
	\$102,500	\$108,470 00	\$102,500 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
8	N'l B'k of Commerce, Boston,	\$800	\$920 00	\$800 00
30	Everett National Bank, Boston,	3,000	2,497 00	3,000 00
16	Globe National Bank, Boston,	1,600	1,408 00	1,600 00
19	N'l Hide & Leather B'k, Boston,	1,900	2,042 00	1,900 00
42	Merchants' Nat'l Bank, Boston,	4,200	6,626 00	4,200 00
6	New England N'l B'k, Boston,	600	936 00	600 00
20	N'l B'k of Redemption, Boston,	2,000	2,450 00	2,000 00
10	N'l B'k of the Republic, Boston,	1,000	1,590 00	1,000 00
36	Tremont Nat'l Bank, Boston, .	3,600	3,168 00	3,600 00
5	Grafton Nat'l Bank, Grafton, .	500	500 00	500 00
10	Hopkinton N'l B'k, Hopkinton,	1,000	1,000 00	1,000 00
50	First N'l Bank, Marlborough, .	5,000	5,600 00	5,000 00
20	Millbury N'l Bank, Millbury, .	2,000	2,000 00	2,000 00
20	Northborough National Bank, Northborough,	2,000	2,200 00	2,000 00
89	First Nat'l Bank, Westborough,	8,900	8,900 00	8,900 00
22	City Nat'l Bank, Worcester, .	2,200	3,212 00	2,200 00
15	Quinsigamond National Bank, Worcester,	1,500	2,040 00	1,500 00
		\$41,800	\$47,089 00	\$41,800 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Fitchburg R.R. 4s,	\$10,000	\$9,850 00	\$10,000 00
Fitchburg R.R. 6s,	1,000	1,050 00	1,000 00
Maine Central R.R. 5s,	1,000	1,110 00	1,000 00
Old Colony R.R. 6s,	7,000	7,245 00	7,000 00
	\$19,000	\$19,255 00	\$19,000 00

Westborough Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$40,631 04	2 per cent.	\$4,000 00	4½ per cent.	\$25,000 00	5½ per cent.
5,000 00	4 “	29,055 06	5 “	546,702 16	6 “

Value, by books, of real estate held or owned by foreclosure or otherwise,	\$45,307 65
Assessed value of the same,	53,725 00
Net income received from same during year ending Oct. 31, 1894,	523 48
Number of loans which are of an amount not exceeding \$3,000 each,	337
Aggregate amount of the same,	430,481 06
Total number of loans upon real estate,	348
Amount of investments from which no income is received,	12,315 41
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	47,439 90
Times for the dividends fixed by the by-laws: February 1 and August 1.	
Rate and amount of each semi-annual dividend { 2 per cent., \$15,252 29 } during the year ending Oct. 31, 1894, . . . { 2 per cent., 15,082 02 }	30,334 31
Number of accounts opened during the year ending Oct. 31, 1894,	429
Number of accounts closed during the year ending Oct. 31, 1894,	405
Total number of open accounts Oct. 31, 1894,	2,977
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	2,452 52
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	139,901 16
Number of same,	2,204
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	176,881 49
Number of same,	2,173
Date of examination by commissioner: May 17.	

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less,	1,748	\$27,093 51	To the credit —		
Exceeding \$50 and not more than \$100,	234	18,763 56	Of women, both adult and minor,	1,077	\$60,207 33
Exceeding \$100 and not more than \$200,	91	14,579 27	Of guardians,	16	1,863 50
Exceeding \$200 and not more than \$500,	78	28,147 16	Of religious and charitable associations,	10	383 48
Exceeding \$500 and less than \$1,000,	23	17,134 10	In trust,	71	4,855 58
Of \$1,000 or more,	80	34,183 56			
Totals,	2,204	\$139,901 16			

WESTFIELD SAVINGS BANK — WESTFIELD.

Incorporated April 16, 1853. Present number of corporators, 77.

MERRITT VAN DEUSEN, President.V. W. CROWSON, Treasurer.V. W. CROWSON, Clerk of the Corporation.

Names of committee charged with the investment of its funds :
MERRITT VAN DEUSEN, REUBIN LOOMIS,
ROBERT H. KNEIL.

Open for business every business day, 9 A.M. to 3 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$106,000 00	Deposits, . . .	\$1,164,078 94
Bank stock as per schedule, .	85,400 00	Guaranty fund, .	42,196 10
Loans on bank stock, . . .	2,700 00	Interest account, .	14,162 67
Loans on railroad stock, . .	600 00	Profit and loss ac-	
Loans on real estate, . . .	818,669 98	count, . . .	15,000 00
Loans on personal security, .	170,481 16	Dividends collected	
Loans to counties, cities or towns		on collaterals held,	
(notes),	7,500 00	etc.,	1,552 71
Loans on depositor's books, .	2,525 00		
Deposit in bank, not on interest,	39,324 95		
Cash on hand,	3,789 33		
	\$1,236,990 42		\$1,236,990 42

Cash on Deposit in Bank : —
First National Bank, Westfield, \$39,324 95

Loans on Bank Stock, amount on each : —
On 16 shares First National Bank, Westfield, Mass., \$1,700 00*
On 3 shares Rockville National Bank, Rockville, Conn., 200 00
On 10 shares Agawam National Bank, Springfield, Mass., 800 00

Loans on Railroad Stock, amount on each : —
On 7 shares Boston & Albany R.R., \$200 00
On 3 shares Boston & Albany R.R., 400 00

* This loan has been reduced within the legal limit.

Westfield Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Chelsea, Mass., 6s., . . .	\$3,000	\$3,045 00	\$3,000 00
of Providence, R. I., 5s, . . .	5,000	5,800 00	5,000 00
Town of Westfield, Mass., 4s, . . .	20,000	20,237 50	20,000 00
United States 4s,	57,000	65,550 00	57,000 00
United States 6s,	21,000	22,350 00	21,000 00
	\$106,000	\$116,982 50	\$106,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
43	Atlas National Bank, Boston, .	\$4,300	\$5,031 00	\$4,300 00
20	National Eagle Bank, Boston,	2,000	1,665 00	2,000 00
5	N'l Hide & Leather B'k, Boston,	500	536 25	500 00
25	N'l B'k of No. America, Boston,	2,500	2,846 87	2,500 00
96	N'l B'k of Redemption, Boston,	9,600	12,072 00	9,600 00
35	Suffolk National Bank, Boston,	3,500	3,500 00	3,500 00
250	City National Bank, Holyoke,	25,000	28,750 00	25,000 00
30	Hampshire County National Bank, Northampton, . . .	3,000	3,600 00	3,000 00
50	City Nat'l Bank, Springfield, .	5,000	7,250 00	5,000 00
32	Agawam N'l B'k, Springfield,	3,200	3,296 00	3,200 00
216	First Nat'l Bank, Westfield, .	21,600	29,160 00	21,600 00
52	Hampden N'l B'k, Westfield, .	5,200	7,800 00	5,200 00
		\$85,400	\$105,507 12	\$85,400 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$969,076 14	5 per cent.	\$14,000 00	5½ per cent.	\$19,400 00	6 per cent.

Number of loans which are of an amount not exceeding \$3,000 each, . 482
Aggregate amount of the same, \$489,497 07
Total number of loans upon real estate, 478
Gross amount of interest or profits received or earned, as per books, during
year ending Oct. 31, 1894, 59,959 61
Times for the dividends fixed by the by-laws : January 10 and July 10.

Westfield Savings Bank — Concluded.

Rate and amount of each semi-annual dividend { 2 per cent., \$23,068 59 } during the year ending Oct. 31, 1894, . . . { 2 per cent., 22,798 58 }	\$45,867 17
Number of accounts opened during the year ending Oct. 31, 1894, . . .	520
Number of accounts closed during the year ending Oct. 31, 1894, . . .	491
Total number of open accounts Oct. 31, 1894,	3,925
Total expenses of the corporation for the year ending Oct. 31, 1894 (ex- clusive of taxes),	2,250 65
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	230,540 11
Number of same,	2,566
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	252,814 15
Number of same,	2,885
Date of examination by commissioner: May 26.	

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num- ber.	Amount.		Num- ber.	Amount.
Of \$50 and less, . . .	1,856	\$34,468 29	To the credit —		
Exceeding \$50 and not more than \$100, . . .	306	25,224 61	Of women, both adult and minor, . . .	1,294	\$87,891 40
Exceeding \$100 and not more than \$200, . . .	163	25,109 00	Of guardians, . . .	6	2,878 37
Exceeding \$200 and not more than \$500, . . .	131	47,994 78	Of religious and chari- table associations, .	91	8,566 19
Exceeding \$500 and less than \$1,000, . . .	60	42,819 77	In trust,	74	29,351 12
Of \$1,000 or more, . . .	50	55,423 66			
Totals,	2,566	\$230,540 11			

WEST NEWTON SAVINGS BANK—WEST NEWTON.

Incorporated March 9, 1887. Present number of corporators, 20.

A. R. MITCHELL, *President.* JAMES H. NICKERSON, *Treasurer.*
ALFRED L. BARBOUR, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

A. R. MITCHELL, DWIGHT CHESTER,
E. L. PICKARD, F. E. CROCKETT,
CHAS. A. POTTER.

Open for business every business day, 8.30 A.M. to 11 A.M.; 1.30 to 4 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$12,000 00	Deposits,	\$302,488 62
Bank stock as per schedule, .	6,500 00	Guaranty fund,	3,100 00
Loans on bank stock,	6,875 00	Interest account,	1,316 15
Railroad bonds as per schedule, .	42,000 00		
Loans on real estate,	199,637 32		
Loans on personal security,	35,100 00		
Deposits in banks, on interest,	3,101 30		
Expense account,	393 15		
Premium account,	1,298 00		
	\$306,904 77		\$306,904 77

Cash on Deposit in Bank :—
First National Bank, West Newton, \$3,101 30

Loans on Bank Stock, amount on each :—
On 6 shares Blue Hill National Bank, Milton, \$575 00
On 50 shares Fourth National Bank, Boston, 5,000 00
On 15 shares First National Bank, West Newton, 1,200 00
On 7 shares First National Bank, West Newton, 100 00

West Newton Savings Bank — Continued.*Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Boston, Mass., 4s, . . .	\$4,000	\$4,120 00	\$4,000 00
of Sioux City, Iowa, 4½s, . . .	5,000	5,150 00	5,000 00
of Everett, Mass., 4s, . . .	3,000	3,150 00	3,000 00
	\$12,000	\$12,420 00	\$12,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
10	National City Bank, Boston, . .	\$1,000	\$850 00	\$1,000 00
10	Freeman's Nat'l Bank, Boston, . .	1,000	900 00	1,000 00
35	First Nat'l B'k, West Newton, . .	3,500	3,605 00	3,500 00
10	Natick Nat'l Bank, Natick, . . .	1,000	1,160 00	1,000 00
		\$6,500	\$6,515 00	\$6,500 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4s, . . .	\$3,000	\$3,030 00	\$3,000 00
Boston & Providence R.R. 4s, . . .	1,000	1,040 00	1,000 00
Boston, Revere Beach & Lynn R.R. 6s, . .	3,000	3,150 00	3,000 00
Dexter & Piscataquis R.R. 4s, . . .	5,000	4,950 00	5,000 00
Leeds & Farmington R.R. 6s, . . .	2,000	2,060 00	2,000 00
Maine Central R.R. 4½s, . . .	6,000	6,420 00	6,000 00
Old Colony R.R. 4s, . . .	1,000	1,010 00	1,000 00
Upper Coos R.R. 4s, . . .	10,000	9,600 00	10,000 00
Fitchburg R.R. 4½s, . . .	2,000	1,980 00	2,000 00
Fitchburg R.R. 5s, . . .	4,000	4,120 00	4,000 00
Boston & Albany R.R. 4s, . . .	5,000	5,300 00	5,000 00
	\$42,000	\$42,660 00	\$42,000 00

West Newton Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$3,101 30 12,000 00	2½ per cent. 4 “	\$5,000 00 138,966 00	4½ per cent. 5 “	\$13,180 00 79,466 32	5½ per cent. 6 “

Number of loans which are of an amount not exceeding \$3,000 each,	109	
Aggregate amount of the same,		\$146,062 32
Total number of loans upon real estate,	103	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		13,012 96
Times for the dividends fixed by the by-laws: January 1 and July 1.		
Rate and amount of each semi-annual dividend { 2 per cent., \$4,455 29 } during the year ending Oct. 31, 1894, { 2 per cent., 4,949 31 }		9,404 60
Number of accounts opened during the year ending Oct. 31, 1894,	444	
Number of accounts closed during the year ending Oct. 31, 1894,	179	
Total number of open accounts Oct. 31, 1894,	1,590	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		1,345 67
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		152,514 60
Number of same,	2,270	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		93,655 44
Number of same,	1,509	
Date of examination by commissioner: April 10.		

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less,	1,754	\$31,248 02	To the credit —		
Exceeding \$50 and not more than \$100,	273	22,070 17	Of women, both adult and minor,	1,028	\$68,014 51
Exceeding \$100 and not more than \$200,	92	15,436 56	Of guardians,	14	2,792 04
Exceeding \$200 and not more than \$500,	95	34,373 76	Of religious and charitable associations,	35	1,406 25
Exceeding \$500 and less than \$1,000,	24	17,386 09	In trust,	84	9,571 13
Of \$1,000 or more,	32	32,000 00			
Totals,	2,270	\$152,514 60			

WEYMOUTH SAVINGS BANK — WEYMOUTH.

Incorporated Feb. 16, 1833. Present number of corporators, 70.
HENRY A. NASH, *President.*CHARLES T. CRANE, *Treasurer.*
CHARLES T. CRANE, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :
HENRY A. NASH,EDWIN PRATT,
GEO. H. BICKNELL,JOHN W. HART,
ANDREW J. BATES.

Open for business every business day, 1 to 5 P.M.; also Monday, 7 to 9 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$88,000 00	Deposits, . . .	\$702,673 18
Bank stock as per schedule, .	41,700 00	Guaranty fund, .	32,495 00
Loans on bank stock, . . .	9,500 00	Profit and loss ac-	
Railroad bonds as per schedule,	42,000 00	count, . . .	31,986 96
Real estate (for banking pur-			
poses),	8,000 00		
Real estate by foreclosure, .	4,378 00		
Loans on real estate, . . .	483,510 00		
Loans on personal security, .	64,625 00		
Deposits in banks, on interest, .	22,440 45		
Furniture and fixtures, . . .	900 00		
Cash on hand,	2,101 69		
	\$767,155 14		\$767,155 14

Cash on Deposit in Bank : —
Union National Bank, Weymouth, \$22,440 45

Loans on Bank Stock, amount on each : —
On 16 shares Union National Bank, Weymouth, \$1,000 00
On 50 shares Neponset National Bank, Canton, 5,000 00
On 5 shares Mt. Wollaston National Bank, Quincy, }
On 10 shares National Exchange Bank, Boston, } 3,500 00
On 20 shares First National Bank, South Weymouth, }

Weymouth Savings Bank — Continued.*Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Dayton, Ohio, 4s,	\$10,000	\$10,000 00	\$10,000 00*
of East Saginaw, Mich, 5s,	10,000	11,075 00	10,000 00
of Grand Rapids, Mich., 5s,	8,000	8,340 00	8,000 00
of Sioux City, Ia., 6s,	5,000	6,200 00	5,000 00
of So. Norwalk, Conn., 6s,	5,000	5,087 50	5,000 00
Town of Weymouth, Mass., 4s,	40,000	42,240 00	40,000 00
County of Aroostook, Me., 4½s,	10,000	10,700 00	10,000 00
	\$88,000	\$93,642 50	\$88,000 00

* A Legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
7	Blackstone Nat'l B'k, Boston,	\$700	\$700 00	\$700 00
27	Boston National Bank, Boston,	2,700	2,808 00	2,700 00
12	Freeman's Nat'l Bank, Boston,	1,200	1,200 00	1,200 00
50	Metropolitan N'l B'k, Boston,	5,000	4,875 00	5,000 00
12	Merchants' Nat'l Bank, Boston,	1,200	1,896 00	1,200 00
65	N'l Hide & Leather B'k, Boston,	6,500	6,987 50	6,500 00
30	N'l B'k of the Republic, Boston,	3,000	4,770 00	3,000 00
14	North National Bank, Boston,	1,400	1,624 00	1,400 00
40	Washington Nat'l B'k, Boston,	4,000	4,360 00	4,000 00
10	First Nat'l B'k, Newburyport,	1,000	1,250 00	1,000 00
150	Union Nat'l Bank, Weymouth,	15,000	15,000 00	15,000 00
		\$41,700	\$45,470 50	\$41,700 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston, Revere Beach & Lynn R.R. 6s,	\$10,000	\$10,550 00	\$10,000 00
Fitchburg R.R. 4½s,	10,000	10,125 00	10,000 00
Newport & Richford R.R. 5s,	3,000	3,277 50	3,000 00*
Old Colony R.R. 6s,	4,000	4,160 00	4,000 00
Vermont & Massachusetts R.R. 5s,	5,000	5,350 00	5,000 00
Boston & Maine R.R. 4s,	10,000	10,250 00	10,000 00
	\$42,000	\$43,712 50	\$42,000 00

* A Legal investment when made.

Weymouth Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$22,440 45	2 per cent.	\$38,500 00	4½ per cent.	\$9,015 00	6½ per cent.
10,000 00	4½ "	70,859 00	5 "	1,700 00	7 "
10,000 00	4½ "	189,825 00	5½ "	650 00	8 "
10,000 00	4½ "	217,086 00	6 "		

Amount invested in real estate for banking purposes,	\$8,000 00
Estimated value of the same,	8,000 00
Assessed value of the same,	7,500 00
Net income received from same during year ending Oct. 31, 1894, . . .	243 13
Value, by books, of other real estate held or owned by foreclosure or otherwise,	4,378 00
Assessed value of the same,	5,250 00
Net income received from same during year ending Oct. 31, 1894, . . .	215 72
Number of loans which are of an amount not exceeding \$3,000 each, . . .	330
Aggregate amount of the same,	349,995 00
Total number of loans upon real estate,	348
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	38,998 31
Times for the dividends fixed by the by-laws: first Monday in January and July.	
Rate and amount of each semi-annual dividend { 2 per cent., \$13,367 74 } during the year ending Oct. 31, 1894, . . . { 2 per cent., 13,512 58 }	26,880 32
Number of accounts opened during the year ending Oct. 31, 1894, . . .	202
Number of accounts closed during the year ending Oct. 31, 1894, . . .	160
Total number of open accounts Oct. 31, 1894,	2,076
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	2,080 88
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	70,503 57
Number of same,	1,022
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	79,612 53
Number of same,	1,195
Date of examination by commissioner: February 9.	

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less,	779	\$14,725 77	To the credit —		
Exceeding \$50 and not more than \$100,	124	10,198 04	Of women, both adult and minor,	409	\$36,225 13
Exceeding \$100 and not more than \$200,	56	8,588 82	Of guardians,	1	42 00
Exceeding \$200 and not more than \$500,	35	12,847 42	Of religious and charitable associations,	19	1,660 48
Exceeding \$500 and less than \$1,000,	16	12,143 52	In trust,	39	5,882 97
Of \$1,000 or more,	12	12,000 00			
Totals,	1,022	\$70,503 57			

WHITINSVILLE SAVINGS BANK — WHITINSVILLE.

Incorporated March 19, 1872. Present number of corporators, 48.

JAMES F. WHITIN, *President.* H. A. GOODELL, *Treasurer.*
ARTHUR F. WHITIN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

EDWARD WHITIN, C. A. TAFT,
GEORGE A. ARMSBY, WM. ABBOTT,
A. J. THAYER, H. H. DUDLEY,
B. L. M. SMITH.

Open for business every business day, except Saturday, 9 A.M. to 12 M. ; 1 to 4 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$35,000 00	Deposits,	\$566,626 16
Bank stock as per schedule, .	99,257 00	Guaranty fund,	15,686 05
Loans on bank stock,	10,000 00	Interest account,	14,858 43
Railroad bonds as per schedule,	162,219 00		
Loans on real estate,	112,925 00		
Loans on personal security,	141,200 00		
Loans to counties, cities or towns			
(notes),	17,000 00		
Deposit in bank, on interest, . . .	2,114 66		
Deposit in bank, not on interest,	15,807 36		
Expense account,	1,647 62		
	\$597,170 64		\$597,170 64

Cash on Deposit in Banks, amount in each : —

National Bank of the Commonwealth, Boston, \$2,114 66
Whitinsville National Bank, Whitinsville, 15,807 36

Loan on Bank Stock : —

On 100 shares Broadway National Bank, Boston, \$10,000 00

Whitinsville Savings Bank—Continued.*Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Norwich, Conn., 5s, . . .	\$1,000	\$1,130 00	\$1,000 00
of Fall River, Mass., 6s, . . .	5,000	5,800 00	5,000 00
of Chicago, Ill., 4s, . . .	10,000	10,300 00	10,000 00*
of Dayton, Ohio, 4s, . . .	3,000	3,060 00	3,000 00*
of Grand Rapids, Mich., 5s, . . .	2,000	2,220 00	2,000 00
of Grand Rapids, Mich., 4s, . . .	7,000	7,140 00	7,000 00
of Peoria, Ill., 4½s, . . .	4,000	4,240 00	4,000 00
of Cleveland, Ohio, 5s, . . .	3,000	3,105 00	3,000 00
	\$35,000	\$36,995 00	\$35,000 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount invested.
39	Atlantic Nat'l Bank, Boston, .	\$3,900	\$4,797 00	\$5,640 00
30	Atlas National Bank, Boston, .	3,000	3,510 00	3,790 00
13	Blackstone N'l Bank, Boston, .	1,300	1,300 00	1,722 00
20	Boylston Nat'l Bank, Boston, .	2,000	2,500 00	2,990 00
38	Boston National Bank, Boston, .	3,800	3,952 00	4,570 00
16	Columbian Nat'l B'k, Boston, .	1,600	1,656 00	2,220 00
90	National Bank of the Common- wealth, Boston, . . .	9,000	11,725 00	11,040 00
11	N'l B'k of Commerce, Boston, .	1,100	1,265 00	1,330 00
40	City Nat'l Bank, Worcester, .	4,000	5,600 00	4,500 00
30	Everett Nat'l Bank, Boston, .	3,000	2,511 00	3,730 00
35	Nat'l Exchange Bank, Boston, .	3,500	4,445 00	4,690 00
10	Eliot National Bank, Boston, .	1,000	1,310 00	1,160 00
25	Faneuil Hall Nat'l B'k, Boston, .	2,500	3,275 00	3,470 00
25	Freeman's Nat'l B'k, Boston, .	2,500	2,500 00	3,360 00
30	Massachusetts N'l B'k, Boston, .	3,000	2,940 00	3,760 00
42	Merchants' N'l Bank, Boston, .	4,200	6,636 00	6,050 00
20	Mt. Vernon N'l Bank, Boston, .	2,000	2,400 00	2,800 00
30	Millbury N'l Bank, Millbury, .	3,000	3,000 00	3,540 00
16	Northborough National Bank, Northborough, . . .	1,600	1,900 00	2,080 00
10	New England N'l B'k, Boston, .	1,000	1,580 00	1,480 00
36	North National Bank, Boston, .	3,600	4,176 00	4,770 00
30	N'l B'k of No. America, Boston, .	3,000	3,450 00	3,280 00
50	N'l B'k of Redemption, Boston, .	5,000	6,300 00	7,280 00
28	N'l B'k of the Republic, Boston, .	2,800	4,452 00	3,570 00
19	National Revere B'k, Boston, .	1,900	1,805 00	2,360 00
10	Suffolk Nat'l Bank, Boston, .	1,000	1,000 00	1,230 00
10	National Union Bank, Boston, .	1,000	1,340 00	1,370 00
13	Nat'l Webster Bank, Boston, .	1,300	1,300 00	1,475 00
		\$76,600	\$92,625 00	\$99,257 00

Whitinsville Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4s, . . .	\$10,000	\$10,125 00	\$10,000 00
Boston & Maine R.R. 4½s, . . .	15,000	16,650 00	15,000 00
Boston & Lowell R.R. 6s, . . .	3,000	3,100 00	3,000 00
Boston & Lowell R.R. 5s, . . .	2,000	2,100 00	2,000 00
Boston & Lowell R.R. 4s, . . .	7,000	7,000 00	6,922 00
Boston & Providence R.R. 4s, . . .	4,000	4,160 00	3,990 00
Concord & Montreal R.R. 4s, . . .	15,000	15,450 00	15,000 00
Fitchburg R.R. 5s, . . .	10,000	10,660 00	10,000 00
Fitchburg R.R. 4½s, . . .	11,000	11,110 00	10,997 00
Fitchburg R.R. 4s, . . .	9,000	9,000 00	8,830 00
Maine Central R.R. 6s, . . .	4,500	4,950 00	4,500 00
Maine Central R.R. 4½s, . . .	11,000	11,660 00	11,000 00
Maine Central R.R. 7s, . . .	2,000	2,720 00	2,000 00
Lowell & Lawrence R.R. 6s, . . .	1,000	1,050 00	1,000 00
Old Colony R.R. 4½s, . . .	1,000	1,040 00	1,000 00
Old Colony R.R. 6s, . . .	10,000	10,415 00	10,000 00
Old Colony R.R. 4s, . . .	9,000	9,540 00	8,980 00
Providence & Worcester R.R. 6s, . . .	20,000	21,000 00	20,000 00
Portsmouth, Great Falls & Con- way R.R. 4½s, . . .	5,000	5,550 00	5,000 00
Salem & Lowell R.R. 6s, . . .	3,000	3,090 00	3,000 00
Upper Coos R.R. 4½s, . . .	8,000	8,720 00	8,000 00
Vermont & Massachusetts R.R. 5s, . . .	2,000	2,120 00	2,000 00
	\$162,500	\$171,210 00	\$162,219 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$2,114 66	2 per cent.	\$49,300 00	4½ per cent.	\$17,000 00	5½ per cent.
37,000 00	4 “	10,000 00	4½ “	22,725 00	6 “
57,000 00	4½ “	83,100 00	5 “		

Number of loans which are of an amount not exceeding \$3,000 each, . . .	46	
Aggregate amount of the same,		\$49,839 66
Total number of loans upon real estate,	52	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		28,173 89
Times for the dividends fixed by the by-laws: May 1 and November 1.		
Rate and amount of each semi-annual dividend { 2 per cent., \$10,707 93 } during the year ending Oct. 31, 1894, . . . { 2 per cent., 10,806 69 }		21,514 62
Number of accounts opened during the year ending Oct. 31, 1894, . . .	192	
Number of accounts closed during the year ending Oct. 31, 1894, . . .	198	
Total number of open accounts Oct. 31, 1894,	1,595	

Whitinsville Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	\$1,194 75
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	84,042 40
Number of same,	1,155
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	102,598 42
Number of same,	1,120
Date of examination by commissioner. February 8.	

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less,	825	\$17,163 42	To the credit —		
Exceeding \$50 and not more than \$100,	177	14,751 33	Of women, both adult and minor,	371	\$27,986 21
Exceeding \$100 and not more than \$200,	62	9,692 56	Of religious and charitable associations,	11	2,448 00
Exceeding \$200 and not more than \$500,	66	22,594 00	In trust,	29	2,844 23
Exceeding \$500 and less than \$1,000,	17	11,779 89			
Of \$1,000 or more,	8	8,061 20			
Totals,	1,155	\$84,042 40			

WHITMAN SAVINGS BANK—WHITMAN.

Incorporated Feb. 16, 1888. Present number of corporators, 79.

DAVID B. GURNEY, *President.* HORACE REED, *Treasurer.*
HORACE REED, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

DAVID B. GURNEY, ALBERT DAVIS,
GEO. O. JENKINS, L. B. HATCH,
R. W. COOK, CHARLES F. ALLEN,
EDWARD KEATING.

Open for business Tuesday, 10 A.M. to 12 M.; 2 to 4 P.M.; Thursdays and Saturdays,
10 A.M. to 12 M.; 5.30 to 7 30 P.M.; and first ten days of each quarter
at the same hours.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Bank stock as per schedule, .	\$7,000 00	Deposits,	\$337,725 98
Railroad bonds as per schedule, .	20,000 00	Guaranty fund,	3,555 29
Loans on real estate,	229,318 37	Interest account,	4,106 48
Loans on personal security,	49,201 00		
Loans to counties, cities or towns (notes),	20,000 00		
Deposits in banks, on interest,	17,275 77		
Expense account,	104 60		
Cash on hand,	2,487 96		
	\$345,387 70		\$345,387 70

Cash on Deposit in Banks, amount in each :—
National Bank of the Republic, Boston, \$12,285 51
Whitman National Bank, Whitman, 4,990 26

Whitman Savings Bank—Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
20	N'l Exchange Bank, Boston, .	\$2,000	\$2,535 00	\$2,000 00
10	First N'l Bank, Rockland, .	1,000	1,100 00	1,000 00
5	Abington N'l Bank, Abington,	500	600 00	500 00
10	First National Bank, Chelsea,	1,000	1,040 00	1,000 00
20	Whitman Nat'l B'k, Whitman,	2,000	2,000 00	2,000 00
10	Mercantile Loan and Trust Company, Boston, . . .	1,000	1,000 00	500 00
		\$7,500	\$8,275 00	\$7,000 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Old Colony R.R. 4s, . . .	\$5,000	\$5,275 00	\$5,000 00
Upper Coos R.R. 4s, . . .	10,000	10,000 00	10,000 00
Boston & Maine R.R. 4s, . . .	5,000	5,100 00	5,000 00
	\$20,000	\$20,375 00	\$20,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$17,275 77	2 per cent.	\$10,000 00	4½ per cent.	\$20,300 00	5½ per cent.
5,000 00	3½ "	20,000 00	4½ "	185,919 37	6 "
15,000 00	4 "	42,300 00	5 "		

Number of loans which are of an amount not exceeding \$3,000 each, 143
Aggregate amount of the same, \$150,044 37
Total number of loans upon real estate, 144
Gross amount of interest or profits received or earned, as per books, during
year ending Oct. 31, 1894, 17,285 82
Times for the dividends fixed by the by-laws: second Monday in April
and October.
Rate and amount of each semi-annual dividend { 2 per cent., \$5,992 58 } 12,131 51
during the year ending Oct. 31, 1894, . . . { 2 per cent., 6,138 93 }
Number of accounts opened during the year ending Oct. 31, 1894, . 300
Number of accounts closed during the year ending Oct. 31, 1894, . 196
Total number of open accounts Oct. 31, 1894, 1,619

Whitman Savings Bank — Concluded.

Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	1,218 85
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	85,725 08
Number of same,	1,448
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	82,595 75
Number of same,	1,261
Date of examination by commissioner : March 20.	

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less,	1,130	\$23,259 43	To the credit —		
Exceeding \$50 and not more than \$100,	147	12,156 74	Of women, both adult and minor,	605	\$28,818 46
Exceeding \$100 and not more than \$200,	87	13,816 66	Of guardians,	14	2,883 75
Exceeding \$200 and not more than \$500,	66	22,441 44	Of religious and charitable associations,	17	858 01
Exceeding \$500 and less than \$1,000,	12	8,047 81	In trust,	31	2,663 46
Of \$1,000 or more,	6	6,000 00			
Totals,	1,448	\$85,725 08			

WILDEY SAVINGS BANK—BOSTON.

Incorporated March 18, 1892. Present number of corporators, 43.

JOHN J. WHIPPLE, *President.*

GEORGE F. TAPT, *Treasurer.*

J. LAWRENCE MARTIN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

JOHN J. WHIPPLE,

CHARLES Q. TIRRELL,

GEORGE H. HOWARD.

Open for business every business day, 9 A M. to 3 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$4,000 00	Deposits, . . .	\$159,057 76
Railroad bonds as per schedule, .	6,500 00	Guaranty fund, .	555 18
Loans on real estate, . . .	119,705 00*	Interest account, .	3,566 52
Loans on personal security, .	22,950 00	Uncompleted mort-	
Deposit in bank, on interest, .	9,920 23	gage loans, . . .	5,800 00
Expense account, . . .	1,862 55		
Premium account, . . .	42 69		
Furniture and fixtures, . . .	1,187 13		
Profit and loss account, . . .	107 86		
Cash on hand, . . .	2,704 00		
	\$168,979 46		\$168,979 46

Cash on Deposit in Bank :—

Third National Bank, Boston, \$9,920 23*

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Hinsdale, N. H., 5s, . . .	\$1,000	\$1,000 00	\$1,000 00
City of Brockton, Mass., 4s, . . .	3,000	3,020 62	3,000 00
	\$4,000	\$4,020 62	\$4,000 00

* These amounts have been reduced within the legal limit.

Willey Savings Bank — Concluded.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4s,	\$5,000	\$5,125 00	\$5,000 00
Upper Coos R.R. 4s,	1,500	1,500 00	1,500 00
	\$6,500	\$6,625 00	\$6,500 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$9,920 23 5,000 00	2 per cent. 5 "	\$132,955 00 4,150 00	6 per cent. 7 "	\$550 00	8 per cent.

Number of loans which are of an amount not exceeding \$3,000 each, 71
Aggregate amount of the same, \$108,355 00
Total number of loans upon real estate, 64
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894, 7,505 62
Times for the dividends fixed by the by-laws: May 15 and November 15.
Rate and amount of each semi-annual dividend { 2 per cent., \$2,198 92 }
during the year ending Oct. 31, 1894, . . . { 2 per cent., 2,409 90 } 4,608 82
Number of accounts opened during the year ending Oct. 31, 1894, . . . 200
Number of accounts closed during the year ending Oct. 31, 1894, . . . 108
Total number of open accounts Oct. 31, 1894, 595
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes), 2,892 67
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894, 87,557 01
Number of same, 838
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894, 58,567 42
Number of same, 505
Date of examination by commissioner: May 2.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num- ber.	Amount.		Num- ber.	Amount.
Of \$50 and less,	522	\$8,976 62	To the credit —		
Exceeding \$50 and not more than \$100, . . .	148	12,292 79	Of women, both adult and minor, . . .	91	\$19,597 28
Exceeding \$100 and not more than \$200, . . .	64	9,881 74	Of guardians, . . .	13	1,247 60
Exceeding \$200 and not more than \$500, . . .	65	24,243 41	Of religious and charitable associations, .	72	6,467 22
Exceeding \$500 and less than \$1,000, . . .	24	17,162 45	In trust,	38	5,004 66
Of \$1,000 or more, . . .	15	15,000 00			
Totals,	838	\$87,557 01			

WILLIAMSTOWN SAVINGS BANK—WILLIAMSTOWN.

Incorporated Sept. 3, 1892. Present number of corporators, 16.

JOHN BASCOM, *President.*BUSHNELL DANFORTH, *Treasurer.*
BUSHNELL DANFORTH, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

JOHN B. GALE,JOHN BASCOM,
CLARENCE M. SMITH.

Open for business every business day, 3 to 4 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$23,850 00	Deposits, . . .	\$40,998 97
Loans on personal security, . .	4,050 00	Guaranty fund, . .	141 09
Deposit in bank, on interest, . .	13,320 42	Interest account, . .	130 36
Expense account, . . .	50 00		
	\$41,270 42		\$41,270 42

Cash on Deposit in Bank : —	
Williamstown National Bank, Williamstown,	\$13,320 42*

* This amount has been reduced within the legal limit.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$13,320 42	1½ per cent.	\$27,900 00	6 per cent.	-	-

Williamstown Savings Bank — Concluded.

Number of loans which are of an amount not exceeding \$3,000 each,	19	
Aggregate amount of the same,		\$16,200 00
Total number of loans upon real estate,	16	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		1,750 60
Times for the dividends fixed by the by-laws: April 1 and October 1.		
Rate and amount of each semi-annual dividend { 2 per cent., \$494 53 } during the year ending Oct. 31, 1894, . { 2 per cent., 640 93 }		1,135 46
Number of accounts opened during the year ending Oct. 31, 1894,	113	
Number of accounts closed during the year ending Oct. 31, 1894,	35	
Total number of open accounts Oct. 31, 1894,	239	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		206 91
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		31,549 26
Number of same,	424	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		18,209 48
Number of same,	202	
Date of examination by commissioner: June 18.		

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less,	316	\$5,189 88	To the credit —		
Exceeding \$50 and not more than \$100,	45	4,052 16	Of women, both adult and minor,	225	\$14,162 55
Exceeding \$100 and not more than \$200,	29	4,708 18	Of guardians,	1	1,000 00
Exceeding \$200 and not more than \$500,	25	7,999 04	Of religious and charitable associations,	1	10 00
Exceeding \$500 and less than \$1,000,	2	1,650 00	In trust,	18	2,146 62
Of \$1,000 or more,	7	8,000 00			
Totals,	424	\$31,549 26			

WINCHENDON SAVINGS BANK—WINCHENDON.

Incorporated Sept. 11, 1854. Present number of corporators, 72.

ORLANDO MASON, *President.*C. L. BEALS, *Treasurer.*
C. L. BEALS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

J. H. FAIRBANK,Wm. M. WHITNEY,
WILDER P. CLARK,C. L. BEALS,
GEO. M. WHITNEY.

Open for business every business day, except Saturday, 9 A.M. to 12 M.; 1 to 3 P.M.;
Saturday, close at 2 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$24,000 00	Deposits, . . .	\$1,062,783 37
Bank stock as per schedule, .	62,100 00	Guaranty fund, .	52,079 03
Loans on bank stock, . . .	850 00	Interest account, .	81,293 87
Railroad bonds as per schedule,	51,000 00		
Loans on real estate, . . .	697,338 16		
Loans on personal security, .	266,810 00		
Loans on depositors' books, .	1,000 00		
Deposits in banks, on interest, .	61,884 36		
Deposit in bank, not on interest,	17,225 00		
Cash on hand,	13,948 75		
	\$1,196,156 27		\$1,196,156 27

Cash on Deposit in Banks, amount in each :—

Safety Fund National Bank, Fitchburg,	\$10,000 00
National Bank of Redemption, Boston,	51,884 36
First National Bank, Winchendon,	17,225 00

Loans on Bank Stock, amount on each :—

On 1 share First National Bank, Winchendon,	\$100 00
On 11 shares First National Bank, Winchendon,	750 00

Winchendon Savings Bank — Continued.*Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
City of Akron, Ohio, 5s,	\$5,000	\$5,200 00	\$5,000 00
of Bay City, Mich., 4s,	10,000	10,100 00	10,000 00
of Indianapolis, Ind., 4s,	5,000	5,150 00	5,000 00
Town of Jaffrey, N. H., 4s,	4,000	4,000 00	4,000 00
	\$24,000	\$24,450 00	\$24,000 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
11	First National Bank, Adams, . .	\$1,100	\$1,540 00	\$1,100 00
16	First National Bank, Boston, . .	1,600	8,760 00	1,600 00
67	Eliot National Bank, Boston, . .	6,700	8,777 00	6,700 00
48	Faneuil Hall N'l B'k, Boston, . .	4,800	6,240 00	4,800 00
100	Merchants' Nat'l B'k, Boston, . .	10,000	15,700 00	10,000 00
50	Nat'l Bank of the Common- wealth, Boston,	5,000	6,500 00	5,000 00
100	N'l B'k of Redemption, Boston, . .	10,000	12,200 00	10,000 00
10	Fitchburg N'l B'k, Fitchburg, . .	1,000	1,400 00	1,000 00
84	Rollstone N'l Bank, Fitchburg, . .	8,400	12,180 00	8,400 00
42	Leominster Nat'l Bank, Leom- inster,	4,200	4,410 00	3,200 00
195	First Nat'l Bank, Winchendon, . .	19,500	31,200 00	10,800 00
		\$72,300	\$108,907 00	\$62,100 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Cheshire R.R. 6s,	\$11,000	\$11,770 00	\$11,000 00
Fitchburg R.R. 6s,	15,000	15,750 00	15,000 00
Fitchburg R.R. 4½s,	10,000	10,100 00	10,000 00
Fitchburg R.R. 5s,	5,000	5,250 00	5,000 00
Boston & Maine R.R. 4½s,	10,000	11,000 00	10,000 00
	\$51,000	\$53,870 00	\$51,000 00

Winchendon Savings Bank — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$51,884 36	2 per cent.	\$85,235 38	4½ per cent.	\$49,000 00	5½ per cent.
10,000 00	2½ “	24,000 00	4¾ “	2,150 00	5¾ “
12,000 00	3 “	367,250 00	5 “	834,362 78	6 “
55,000 00	4 “	15,500 00	5½ “	1,500 00	6½ “
20,000 00	4½ “				

Number of loans which are of an amount not exceeding \$3,000 each, .	304	
Aggregate amount of the same,		\$331,716 90
Total number of loans upon real estate,	355	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		63,415 25
Times for the dividends fixed by the by-laws: May 1 and November 1.		
Rate and amount of each semi-annual dividend { 2 per cent., \$19,362 69 } during the year ending Oct. 31, 1894, . . . { 2 per cent., 19,604 60 }		38,967 29
Number of accounts opened during the year ending Oct. 31, 1894,	333	
Number of accounts closed during the year ending Oct. 31, 1894,	236	
Total number of open accounts Oct. 31, 1894,	2,642	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		2,603 53
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		149,538 96
Number of same,	1,388	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		124,444 90
Number of same,	1,275	
Date of examination by commissioner: May 22.		

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less,	888	\$19,812 49	To the credit —		
Exceeding \$50 and not more than \$100,	221	18,965 87	Of women, both adult and minor,	557	\$57,483 99
Exceeding \$100 and not more than \$200,	108	17,356 73	Of guardians,	2	1,300 00
Exceeding \$200 and not more than \$500,	106	39,128 02	Of religious and chari-table associations,	28	1,402 72
Exceeding \$500 and less than \$1,000,	39	26,982 57	In trust,	65	11,722 83
Of \$1,000 or more,	26	27,293 28			
Totals,	1,388	\$149,538 96			

WINCHESTER SAVINGS BANK — WINCHESTER.

Incorporated March 3, 1871. Present number of corporators, 33.
Jas. F. DWINELL, *President.* DAVID N. SKILLINGS, *Treasurer.*
EDWARD A. SMITH, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :
JAS. F. DWINELL, SAMUEL B. WHITE,
STEPHEN THOMPSON, CHARLES W. SHATTUCK.

Open for business Wednesdays, 4 P.M. to 7 P.M. ; Saturdays, 4 P.M. to 8 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$90,855 42	Deposits,	\$517,589 11
Bank stock as per schedule, .	35,434 25	Guaranty fund, .	14,622 30
Railroad bonds as per schedule, .	59,161 25	Interest account, .	4,181 77
Real estate (for banking purposes),	16,423 55	Premium account, .	2,325 75
Loans on real estate,	252,275 00	Due on mortgage loans,	5,700 00
Loans on personal security, .	65,650 00		
Deposit in bank, on interest, .	22,744 76		
Expense account,	220 62		
Cash on hand,	1,654 08		
	\$544,418 93		\$544,418 93

Cash on Deposit in Bank : —
Eliot National Bank, Boston, \$22,744 76

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Winchester, Mass., 4s, .	\$42,500	\$44,017 25	\$43,408 00
City of Cambridge, Mass, 6s, .	1,000	1,190 00	1,290 00
of Lynn, Mass, 6s,	2,000	2,090 00	2,840 00
District of Columbia, 5s, . . .	5,000	5,400 00	5,650 00
County of Merrimac, N. H., 4s, .	2,000	2,020 00	2,000 00
City of Lawrence, Mass., 6s, . .	1,000	1,120 00	1,260 00
of Cleveland, Ohio, 4s,	1,000	1,025 00	1,007 50
Town of Rockland, Mass., 4s, . .	1,000	1,017 50	1,020 00
of Franklin, N. H., 4s,	5,000	5,050 00	5,000 00
of Randolph, Mass., 4s,	1,000	1,030 00	1,027 50
of North Easton, Mass, 4s, . .	2,000	2,050 00	2,018 67
City of Dayton, Ohio, 5s,	10,000	10,200 00	10,350 00*

* A legal investment when made.

Winchester Savings Bank — Continued.

Detailed Statement of Public Funds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Waltham, Mass., 4s, . .	\$6,000	\$6,150 00	\$6,157 50
Town of Putney, Vt., 4½s, . .	3,000	3,022 50	3,026 25
City of Rockford, Ill., 4s, . .	5,000	5,350 00	5,300 00
	\$87,500	\$90,732 25	\$90,855 42

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
25	Faneuil Hall N'l B'k, Boston,	\$2,500	\$3,375 00	\$3,285 00
11	State National Bank, Boston, .	1,100	1,265 00	1,361 25
5	N'l B'k of No. America, Boston,	500	567 00	570 00
4	Hamilton Nat'l Bank, Boston,	400	442 00	496 00
50	Metropolitan Nat'l B'k, Boston,	5,000	4,850 00	5,100 00
30	Eliot National Bank, Boston, .	3,000	3,952 50	3,240 00
17	N'l B'k of Commerce, Boston,	1,700	1,972 00	2,076 25
13	National Eagle Bank, Boston,	1,300	1,040 00	1,472 25
14	First National Bank, Woburn,	1,400	1,750 00	2,428 00
30	Globe National Bank, Boston,	3,000	2,700 00	3,330 00
10	Atlantic Nat'l Bank, Boston, .	1,000	1,220 00	1,501 25
20	National Union Bank, Boston,	2,000	2,685 00	2,876 25
10	N'l B'k of Redemption, Boston,	1,000	1,257 50	1,282 50
10	N'l B'k of the Republic, Boston,	1,000	1,590 00	1,290 00
5	Howard Nat'l Bank, Boston, .	500	482 50	618 75
22	Atlas National Bank, Boston, .	2,200	2,574 00	2,583 00
15	Nat'l Exchange Bank, Boston,	1,500	1,927 50	1,923 75
		\$29,100	\$33,650 00	\$35,434 25

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Old Colony R.R. 6s,	\$4,000	\$4,040 00	\$4,800 00
Fitchburg R.R. 4s,	5,000	15,350 00	15,842 50
Fitchburg R.R. 5s,	10,000		
Boston & Albany R.R. 6s, . .	2,000	2,030 00	2,162 50
Boston & Lowell R.R. 4s, . .	16,000	16,320 00	16,118 75
Boston & Maine R.R. 4s, . .	5,000	5,050 00	5,000 00
Concord & Montreal R.R. 4s, .	15,000	15,450 00	15,237 50
	\$57,000	\$58,240 00	\$59,161 25

Winchester Savings Bank — Concluded.*Total Amount of Loans, with each Specified Rate of Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$22,744 76	2 per cent.	\$18,500 00	4½ per cent.	\$36,100 00	5½ per cent.
25,000 00	4 "	202,075 00	5 "	36,250 00	6 "

Amount invested in real estate for banking purposes,	\$16,423 53
Estimated value of the same,	16,423 53
Assessed value of the same,	12,700 00
Number of loans which are of an amount not exceeding \$3,000 each,	87
Aggregate amount of the same,	130,925 00
Total number of loans upon real estate,	104
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	24,486 83
Times for the dividends fixed by the by-laws: third Wednesday in April and October.	
Rate and amount of each semi-annual dividend { 2 per cent., \$8,975 22 } during the year ending Oct. 31, 1894, . . . { 2 per cent., 9,451 62 }	18,426 74
Number of accounts opened during the year ending Oct. 31, 1894,	357
Number of accounts closed during the year ending Oct. 31, 1894,	218
Total number of open accounts Oct. 31, 1894,	1,846
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	1,512 51
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	146,500 82
Number of same,	2,404
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	122,731 58
Number of same,	1,704
Date of examination by commissioner: April 4.	

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less,	1,885	\$33,297 52	To the credit —		
Exceeding \$50 and not more than \$100,	247	19,771 93	Of women, both adult and minor,	1,175	\$65,980 43
Exceeding \$100 and not more than \$200,	133	20,273 18	Of guardians,	5	710 00
Exceeding \$200 and not more than \$500,	86	29,799 00	Of religious and charitable associations,	87	7,510 65
Exceeding \$500 and less than \$1,000,	37	27,297 99	In trust,	169	11,907 26
Of \$1,000 or more,	16	16,061 20			
Totals,	2,404	\$146,500 82			

WOBURN FIVE CENTS SAVINGS BANK—WOBURN.

Incorporated April 11, 1854. Present number of corporators, 24.
JOHN CUMMINGS, *President.* EDWARD E. THOMPSON, *Treasurer.*
EDWARD E. THOMPSON, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :
JOHN CUMMINGS, CHARLIE A. JONES,
PARKER L. CONVERSE, JOHN R. CARTER,
JOHN W. JOHNSON, BENJAMIN HINCKLEY,
JACOB BROWN, JOHN WINN,
L. WALDO THOMPSON.

Open for business every business day, 9 A.M. to 12 M., and 2 to 4 P.M.; also Saturday,
6 to 8 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$191,520 00	Deposits, . . .	\$1,385,578 99
Bank stock as per schedule, .	205,050 00	Guaranty fund, .	32,646 50
Loans on bank stock, . . .	9,000 00	Profit and loss ac-	
Railroad bonds as per schedule,	134,000 00	count, . . .	29,595 02
Real estate (for banking pur-			
poses)	62,000 00		
Real estate by foreclosure, .	1,655 30		
Loans on real estate, . . .	634,228 00		
Loans on personal security, .	130,975 00		
Loans to counties, cities or towns			
(notes),	6,433 48		
Loans on depositors' books, .	1,325 00		
Deposits in banks, on interest, .	69,357 56		
Cash on hand,	2,276 17		
	\$1,447,820 51		\$1,447,820 51

Cash on Deposit in Banks, amount in each :—
First National Bank, Woburn, \$19,153 53
Shawmut National Bank, Boston, 50,204 21

Loans on Bank Stock, amount on each :—
On 43 shares Fourth National Bank, Boston, \$4,000 00
On 50 shares Fourth National Bank, Boston, 5,000 00

Woburn Five Cents Savings Bank — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Grand Rapids, Mich., 5s, .	\$10,000	\$10,991 00	\$10,000 00
Town of Pawtucket, R. I., 6s, .	14,000	14,000 00	14,000 00
of Burlington, Mass., 5s, .	2,120	2,120 00	2,120 00
of Winchester, Mass., 4½s, .	1,500	1,514 00	1,500 00
of Winchester, Mass., 4s, .	10,000	10,109 00	10,000 00
City of New York, N. Y., 6s, .	20,000	23,200 00	20,000 00
of Woburn, Mass., 4s, .	75,500	76,203 00	75,500 00
United States 5s,	50,000	59,875 00	58,400 00
	\$183,120	\$198,012 00	\$191,520 00

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
130	Atlas National Bank, Boston, .	\$13,000	\$15,210 00	\$14,830 00
25	Atlantic Nat'l Bank, Boston, .	2,500	3,068 75	2,500 00
74	Blackstone N'l Bank, Boston, .	7,400	7,400 00	7,400 00
30	Boston National Bank, Boston, .	3,000	3,120 00	3,000 00
77	N'l B'k of Commerce, Boston, .	7,700	8,855 00	9,240 00
67	Continental Nat'l B'k, Boston, .	6,700	7,705 00	6,700 00
45	Eliot National Bank, Boston, .	4,500	5,895 00	4,815 00
55	Faneuil Hall Nat'l B'k, Boston, .	5,500	7,191 25	6,450 00
50	Freeman's Nat'l Bank, Boston, .	5,000	4,500 00	5,000 00
135	N'l Hide & Leather B'k, Boston, .	13,500	14,512 50	14,850 00
35	Howard Nat'l Bank, Boston, .	3,500	3,386 25	3,500 00
115	New England N'l B'k, Boston, .	11,500	17,940 00	16,215 00
21	Old Boston Nat'l B'k, Boston, .	2,100	2,194 50	2,100 00
145	National Revere Bank, Boston, .	14,500	13,775 00	14,500 00
46	N'l B'k of the Republic, Boston, .	4,600	7,314 00	5,980 00
165	Shawmut Nat'l Bank, Boston, .	16,500	19,016 25	18 975 00
170	Shoe & Leather N'l B'k, Boston, .	17,000	15,300 00	17,000 00
20	Second National Bank, Boston, .	2,000	3,600 00	3,000 00
51	Suffolk National Bank, Boston, .	5,100	5,100 00	5,100 00
30	State National Bank, Boston, .	3,000	3,480 00	3,000 00
105	Tremont Nat'l Bank, Boston, .	10,500	9,240 00	10,500 00
60	Third National Bank, Boston, .	6,000	5,385 00	6,000 00
46	Nat'l Webster Bank, Boston, .	4,600	4,600 00	4,600 00
144	First National Bank, Woburn, .	14,400	19,584 00	19,795 00
		\$184,100	\$207,372 50	\$205,050 00

Woburn Five Cents Savings Bank — Continued.

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Old Colony R.R. 6s,	\$1,000	\$1,038 00	\$1,000 00
Old Colony R.R. 4½s,	1,000	1,059 00	1,000 00
Fitchburg R.R. 5s,	51,000	54,160 00	52,000 00
Maine Central R.R. 7s,	10,000	10,950 00	10,000 00
Boston & Lowell R.R. 7s,	11,000	11,028 00	11,000 00
Boston & Lowell R.R. 6s,	1,000	1,040 00	1,000 00
Boston & Maine R.R. 4½s,	35,000	38,769 00	38,000 00
Concord & Montreal R.R. 4s,	20,000	20,600 00	20,000 00
	\$130,000	\$138,644 00	\$134,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$19,153 35	1½ per cent.	\$67,050 00	4½ per cent.	\$165,703 00	6 per cent.
50,204 21	2 “	426,208 48	5 “	700 00	7 “
100,000 00	4 “	21,900 00	5½ “	400 00	8 “

Amount invested in real estate for banking purposes,	\$62,000 00
Estimated value of the same,	62,000 00
Assessed value of the same,	55,000 00
Net income received from same during year ending Oct. 31, 1894,	1,723 01
Value, by books, of other real estate held or owned by foreclosure or other- wise,	1,655 30
Assessed value of the same,	2,200 00
Number of loans which are of an amount not exceeding \$3,000 each, 290	
Aggregate amount of the same,	368,286 48
Total number of loans upon real estate,	328
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	64,350 58
Times for the dividends fixed by the by-laws: third Saturday in January and July.	
Rate and amount of each semi-annual dividend { 2 per cent., \$25,060 20 } during the year ending Oct. 31, 1894, . . . { 2 per cent., 25,636 70 }	50,696 90
Number of accounts opened during the year ending Oct. 31, 1894,	822
Number of accounts closed during the year ending Oct. 31, 1894,	656
Total number of open accounts Oct. 31, 1894,	5,387
Total expenses of the corporation for the year ending Oct. 31, 1894 (ex- clusive of taxes),	5,645 65
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	341,591 61
Number of same,	6,192
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	322,813 44
Number of same,	5,387
Date of examination by commissioner: May 4.	

Woburn Five Cents Savings Bank — Concluded.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num- ber.	Amount.		Num- ber.	Amount.
Of \$50 and less, . . .	5,095	\$86,138 49	To the credit —		
Exceeding \$50 and not more than \$100, . . .	505	40,881 76	Of women, both adult and minor, . . .	2,615	\$156,743 68
Exceeding \$100 and not more than \$200, . . .	288	45,282 02	Of guardians, . . .	9	3,773 71
Exceeding \$200 and not more than \$500, . . .	192	66,276 68	Of religious and chari- table associations, .	128	22,151 08
Exceeding \$500 and less than \$1,000, . . .	64	42,292 51	In trust, . . .	280	43,358 51.
Of \$1,000 or more, . . .	53	60,720 15			
Totals, . . .	6,192	\$341,591 61			

WORCESTER COUNTY INSTITUTION FOR SAVINGS—
WORCESTER.

Incorporated Feb. 8, 1828. Present number of corporators, 138.
STEPHEN SALISBURY, *President.*CHARLES A. CHASE, *Treasurer.*
CHARLES F. ALDRICH, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :
STEPHEN SALISBURY,SAMUEL B. WOODWARD,
GEO. E. FRANCIS,A. GEORGE BULLOCK.
LYMAN A. ELY.

Open for business every business day, except Saturday, 9 A.M. to 4 P.M.; Saturday,
9 A.M. to 1 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule,	\$3,369,500 00	Deposits, . . .	\$12,865,651 29
Loans on public funds, . . .	2,000 00	Guaranty fund, . . .	650,000 00
Bank stock as per schedule, . . .	796,800 00	Interest account, . . .	225,803 02
Loans on bank stock, . . .	11,600 00	Reserved profits, . . .	38,143 44
Railroad bonds as per schedule,	3,256,000 00		
Loans on real estate, . . .	5,048,790 50		
Loans on personal security, . . .	806,975 00		
Loans to counties, cities or towns (notes), . . .	273,016 66		
Loans on depositors' books, . . .	600 00		
Deposits in banks, on interest, . . .	207,561 82		
Expense account, . . .	3,768 70		
Suspense account, . . .	693 21		
Cash on hand, . . .	2,391 86		
	\$13,779,597 75		\$13,779,597 75

Cash on Deposit in Banks, amount in each :—

Citizens' National Bank, Worcester,	\$20,000 00
City National Bank, Worcester,	22,000 00
First National Bank, Worcester,	20,000 00
Mechanics' National Bank, Worcester,	20,000 00
Quinsigamond National Bank, Worcester,	16,000 00
Worcester National Bank, Worcester,	69,561 82
Millbury National Bank, Millbury,	20,000 00
Wachusett National Bank, Fitchburg,	20,000 00

Worcester County Institution for Savings, Worcester — Continued.**Loan on Public Funds :—**

On \$2,000 United States 4s, \$2,000 00

Loans on Bank Stock, amount on each :—

On 10 shares First National Bank, Clinton, \$1,000 00
 On 105 shares First National Bank, Worcester, 10,500 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	\$150,000	\$171,000 00	\$150,000 00
United States 5s,	150,000	177,000 00	150,000 00
County of Rockingham, N. H., 4s,	50,000	55,615 00	50,000 00
Town of Abington, Mass., 4s,	80,000	81,600 00	80,000 00
of Beverly, Mass., 4s,	100,000	103,750 00	100,000 00
of Brookline, Mass., 7s,	20,000	22,500 00	20,000 00
of Spencer, Mass., 4s,	25,000	25,300 00	25,000 00
of Westborough, Mass., 5s,	20,000	22,500 00	20,000 00
of Cranston, R. I., 4s,	25,000	25,845 00	25,000 00
of Lincoln, R. I., 4s,	30,000	30,750 00	30,000 00
of Pawtucket, R. I., 5s,	3,000	3,100 00	3,000 00
City of Boston, Mass., 4s,	291,000	315,000 00	291,000 00
of Boston, Mass., 5s,	225,000	261,000 00	225,000 00
of Boston, Mass., 6s,	28,000	33,450 00	28,000 00
of Brockton, Mass., 4s,	90,500	93,440 00	90,500 00
of Cambridge, Mass., 4s,	50,000	54,000 00	44,000 00
of Fall River, Mass., 4s,	90,000	91,350 00	90,000 00
of Holyoke, Mass., 4s,	55,000	56,815 00	55,000 00
of Lynn, Mass., 4s,	200,000	210,000 00	200,000 00
of Lynn, Mass., 6s,	50,000	51,600 00	50,000 00
of New Bedford, Mass., 4s,	127,000	133,500 00	127,000 00
of New Bedford, Mass., 6s,	5,000	5,530 00	5,000 00
of Newton, Mass., 6s,	40,000	48,000 00	40,000 00
of Salem, Mass., 4s,	40,000	42,400 00	40,000 00
of Salem, Mass., 5s,	22,000	24,300 00	22,000 00
of Somerville, Mass., 4s,	28,000	28,550 00	28,000 00
of Worcester, Mass., 4s,	990,000	1,098,000 00	990,000 00
of Worcester, Mass., 5s,	26,000	29,750 00	26,000 00
of Concord, N. H., 6s,	500	505 00	500 00
of Manchester, N. H., 4s,	8,000	8,400 00	8,000 00
of Manchester, N. H., 6s,	21,500	22,680 00	21,500 00
of Providence, R. I., 4s,	49,000	54,900 00	49,000 00
of Providence, R. I., 4½s,	52,000	54,600 00	52,000 00
of Providence, R. I., 5s,	105,000	121,275 00	105,000 00
of New London, Conn., 7s,	25,000	32,000 00	25,000 00
of Norwich, Conn., 5s,	14,000	16,000 00	14,000 00
of Columbus, Ohio, 4s,	90,000	91,350 00	90,000 00*
	\$3,375,500	\$3,697,355 00	\$3,369,500 00

* A legal investment when made.

Worcester County Institution for Savings, Worcester — Continued.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value	Amount Invested.
54	Atlantic National B'k, Boston,	\$5,400	\$6,615 00	\$5,400 00
375	Atlas National Bank, Boston, .	37,500	43,870 00	37,500 00
92	Blackstone N'l Bank, Boston,	9,200	9,215 00	9,200 00
14	Boylston Nat'l Bank, Boston, .	1,400	1,750 00	1,400 00
208	National City Bank, Boston, .	20,800	17,056 00	20,800 00
63	Columbian Nat'l Bank, Boston,	6,300	6,475 00	6,300 00
217	N'l B'k of Commerce, Boston,	21,700	24,955 00	21,700 00
120	Continental N'l Bank, Boston,	12,000	13,770 00	12,000 00
110	National Eagle Bank, Boston,	11,000	9,240 00	11,000 00
114	Eliot National Bank, Boston, .	11,400	14,934 00	11,400 00
49	Nat'l Exchange Bank, Boston,	4,900	6,262 00	4,900 00
20	Faneuil Hall N'l B'k, Boston, .	2,000	2,600 00	2,000 00
250	First National Bank, Boston, .	25,000	60,000 00	25,000 00
172	Freeman's Nat'l Bank, Boston,	17,200	14,620 00	17,200 00
31	Globe National Bank, Boston,	3,100	2,790 00	3,100 00
180	Hamilton Nat'l Bank, Boston,	18,000	19,800 00	18,000 00
308	N'l Hide & Leather B'k, Boston,	30,800	33,264 00	30,800 00
150	Howard Nat'l Bank, Boston, .	15,000	14,400 00	15,000 00
74	Market Nat'l Bank, Boston, .	7,400	6,290 00	7,400 00
110	Massachusetts N'l B'k, Boston,	11,000	10,100 00	11,000 00
125	Merchants' N'l Bank, Boston, .	12,500	20,000 00	12,500 00
199	New England N'l B'k, Boston,	19,900	31,700 00	19,900 00
52	North Nat'l Bank, Boston, .	5,200	5,980 00	5,200 00
94	N'l B'k of No. America, Boston,	9,400	10,716 00	9,400 00
42	Old Boston Nat'l Bank, Boston,	4,200	4,452 00	4,200 00
93	N'l B'k of Redemption, Boston,	9,300	11,650 00	9,300 00
210	N'l B'k of the Republic, Boston,	21,000	33,390 00	21,000 00
375	National Revere Bank, Boston,	37,500	36,000 00	37,500 00
352	Second National Bank, Boston,	35,200	65,120 00	35,200 00
173	Shawmut Nat'l Bank, Boston,	17,300	20,068 00	17,300 00
134	Shoe & Leather N'l B'k, Boston,	13,400	12,060 00	13,400 00
113	State National Bank, Boston, .	11,300	13,108 00	11,300 00
34	Suffolk National Bank, Boston,	3,400	3,400 00	3,400 00
100	Third National Bank, Boston,	10,000	9,000 00	10,000 00
156	Tremont Nat'l Bank, Boston,	15,600	13,650 00	15,600 00
71	Nat'l Union Bank, Boston, .	7,100	9,585 00	7,100 00
200	Washington Nat'l B'k, Boston,	20,000	21,800 00	20,000 00
200	Nat'l Webster Bank, Boston, .	20,000	19,600 00	20,000 00
51	Fitchburg N'l B'k, Fitchburg,	5,100	7,446 00	5,100 00
60	Franklin Co. N'l B'k, Greenfield,	6,000	6,000 00	6,000 00
27	Leicester N'l Bank, Leicester,	2,700	4,050 00	2,700 00
108	Millbury N'l Bank, Millbury,	10,800	10,800 00	10,800 00
30	Southbridge National Bank, Southbridge, .	3,000	3,450 00	3,000 00
200	Third Nat'l Bank, Springfield,	20,000	40,000 00	20,000 00
10	Blackstone N'l B'k, Uxbridge,	1,000	1,000 00	1,000 00
8	Ware National Bank, Ware, .	800	880 00	800 00
300	Central N'l Bank, Worcester,	30,000	43,500 00	30,000 00
250	Citizens' N'l Bank, Worcester,	25,000	32,500 00	25,000 00

Worcester County Institution for Savings, Worcester — Continued.*Detailed Statement of Bank Stocks — Concluded.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
300	City Nat'l Bank, Worcester, .	\$30,000	\$43,500 00	\$30,000 00
150	Mechanics' N'l B'k, Worcester,	15,000	15,000 00	15,000 00
240	Quinsigamond National Bank, Worcester,	24,000	31,200 00	24,000 00
800	Worcester N'l B'k, Worcester,	80,000	116,000 00	80,000 00
		\$796,800	\$1,014,611 00	\$796,800 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s, . .	\$200,000	\$213,000 00	\$200,000 00
Boston & Albany R.R. 5s, . .	270,000	292,950 00	270,000 00
Boston & Albany R.R. 6s, . .	53,000	53,550 00	53,000 00
Boston & Lowell R.R. 4s, . .	150,000	153,000 00	150,000 00
Boston & Lowell R.R. 4½s, . .	30,000	31,150 00	30,000 00
Boston & Lowell R.R. 5s, . .	24,000	25,450 00	24,000 00
Boston & Lowell R.R. 6s, . .	5,000	5,215 00	5,000 00
Boston & Lowell R.R. 7s, . .	27,000	27,405 00	27,000 00
Boston & Maine R.R. 4s, . .	300,000	306,750 00	300,000 00
Boston & Maine R.R. 4½s, . .	150,000	168,750 00	150,000 00
Concord & Montreal R.R. 4s, . .	150,000	154,875 00	150,000 00
Conn. & Passumpsic Rivers R.R. 4s,	100,000	105,000 00	100,000 00
Eastern R.R. 6s,	135,000	164,025 00	135,000 00
Fitchburg R.R. 4s,	100,000	102,000 00	97,000 00
Fitchburg R.R. 4½s,	25,000	27,000 00	25,000 00
Fitchburg R.R. 5s,	202,000	216,140 00	202,000 00
Fitchburg R.R. 6s,	19,000	20,000 00	19,000 00
Leeds & Farmington R.R. 6s, . .	30,000	31,420 00	30,000 00
Lowell & Lawrence R.R. 6s, . .	3,000	3,175 00	3,000 00
Maine Central R.R. 6s,	54,000	59,400 00	54,000 00
Maine Central R.R. 4s,	100,000	102,000 00	90,000 00
New Haven & Derby R.R. 6s, . .	30,000	33,000 00	30,000 00
Old Colony R.R. 4s,	250,000	264,375 00	250,000 00
Old Colony R.R. 6s,	81,000	83,835 00	81,000 00
Portland & Kennebec R.R. 6s, . .	38,000	38,380 00	38,000 00
Portsmouth, Great Falls & Conway R.R. 4½s,	100,000	110,750 00	100,000 00
Providence & Worcester R.R. 6s, . .	183,000	193,795 00	183,000 00
Salem & Lowell R.R. 6s,	25,000	26,750 00	25,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	100,000	115,000 00	100,000 00
Vermont & Massachusetts R.R. 5s, . .	100,000	107,500 00	100,000 00
Worcester & Nashua R.R. 5s,	115,000	116,000 00	115,000 00
Worcester, Nashua & Rochester R.R. 4s,	120,000	122,400 00	120,000 00
	\$3,269,000	\$3,474,040 00	\$3,256,000 00

WORCESTER FIVE CENTS SAVINGS BANK —
WORCESTER.

Incorporated April 1, 1854. Present number of corporators, 100.

ELIJAH B. STODDARD, *President.* J. STEWART BROWN, *Treasurer.*
J. STEWART BROWN, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

ELIJAH B. STODDARD, WILLIAM L. CLARK,
STEPHEN SAWYER, JOSEPH E. DAVIS.

Open for business every business day, except Saturday, 9 A.M. to 4 P.M.; Saturday,
9 A.M. to 1 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$258,000 00	Deposits,	\$5,203,420 57
Bank stock as per schedule, .	246,100 00	Guaranty fund,	162,000 00
Loans on bank stock,	5,500 00	Interest account,	149,838 66
Railroad bonds as per schedule, .	913,400 00		
Loans on railroad stock,	6,400 00		
Real estate (for banking pur- poses),	150,000 00		
Loans on real estate,	2,815,476 00		
Loans on personal security,	850,454 00		
Deposits in banks, on interest, .	242,655 02		
Expense account,	6,300 52		
Cash on hand,	20,973 69		
	\$5,515,259 23		\$5,515,259 23

Cash on Deposit in Banks, amount in each :—

City National Bank, Worcester,	\$74,623 77
Mechanics' National Bank, Worcester,	63,816 75
Quinsigamond National Bank, Worcester,	104,214 50*

Loans on Bank Stock, amount on each :—

On 5 shares Worcester National Bank, Worcester,	} \$800 00
On 8 shares Central National Bank, Worcester,	
On 10 shares Mechanics' National Bank, Worcester,	} 1,200 00
On 10 shares Worcester Safe Deposit and Trust Company, Worcester,	
On 12 shares Shelburne Falls National Bank, Shelburne Falls,	1,000 00
On 25 shares First National Bank, Clinton,	2,500 00

* Since reduced within the legal limit.

Worcester Five Cents Savings Bank — Continued.

Loans on Railroad Stock, amount on each :—

On 20 shares Boston & Albany R.R.,	\$2,800 00
On 10 shares New York, New Haven & Hartford R.R.,	} 3,600 00
On 20 shares Boston & Maine R.R.,	

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
United States 4s,	\$50,000	\$57,500	\$50,000
Town of Beverly, Mass., 4s,	7,000	7,350	7,000
of Brookline, Mass., 7s,	5,000	5,500	5,000
City of Boston, Mass., 4s,	5,000	5,100	5,000
of Chicago, Ill., 4s,	50,000	52,000	50,000*
of Marlborough, Mass., 4s,	18,000	18,720	18,000
of New London, Conn., 7s,	15,000	17,400	15,000
of Newton, Mass., 6s,	15,000	18,300	15,000
of Saginaw, Mich., 5s,	20,000	21,000	20,000
of Scranton, Pa., 6s,	6,000	6,060	6,000
of Springfield, Mass., 7s,	12,000	15,000	12,000
of Worcester, Mass., 4s,	25,000	26,250	25,000
County of Middlesex, Mass., 4s,	30,000	31,300	30,000
	\$258,000	\$281,480	\$258,000

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Atlas National Bank, Boston, .	\$5,000	\$5,850	\$5,000
58	Blackstone Nat'l Bank, Boston,	5,800	5,800	5,800
25	National City Bank, Boston, .	2,500	2,050	2,500
44	N'l B'k of Commerce, Boston,	4,400	5,060	4,400
160	N'l B'k of the Commonwealth, Boston,	16,000	20,800	16,000
100	N'l Eagle Bank, Boston,	10,000	8,300	10,000
122	Eliot National Bank, Boston, .	12,200	15,982	12,200
67	First National Bank, Boston, .	6,700	15,946	6,700
61	Fourth Nat'l Bank, Boston, . .	6,100	7,198	6,100
100	Globe National Bank, Boston,	10,000	9,000	10,000
50	Hamilton Nat'l Bank, Boston,	5,000	5,500	5,000
164	N'l Hide & Leather B'k, Boston,	16,400	17,548	16,400
100	Howard Nat'l Bank, Boston, . .	10,000	9,600	10,000
12	Market Nat'l Bank, Boston, . .	1,200	1,020	1,200
50	Merchants' N'l Bank, Boston,	5,000	7,850	5,000
8	North Nat'l Bank, Boston, . . .	800	912	800
185	N'l B'k of No. America, Boston,	18,500	20,895	18,500

Worcester Five Cents Savings Bank — Continued.*Detailed Statement of Bank Stocks — Concluded.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Shawmut N'l Bank, Boston, .	\$5,000	\$5,800	\$5,000
63	Shoe & Leather N'l B'k, Boston,	6,300	5,670	6,300
50	State Nat'l Bank, Boston, .	5,000	5,800	5,000
16	Third Nat'l Bank, Boston, .	1,600	1,424	1,600
73	Nat'l Webster Bank, Boston, .	7,300	7,081	7,300
25	Wachusett N'l B'k, Fitchburg,	2,500	5,000	2,500
15	Leicester Nat'l B'k, Leicester,	1,500	2,250	1,500
25	Leominster N'l B'k, Leominster,	2,500	2,750	2,500
107	Millbury Nat'l B'k, Millbury, Conn.,	10,700	10,700	10,700
55	Northborough National Bank, Northborough,	5,500	6,050	5,500
25	Oxford Nat'l Bank, Oxford, .	2,500	2,500	2,500
50	Spencer Nat'l Bank, Spencer,	5,000	6,250	5,000
10	Westminster National Bank, Westminster,	1,000	1,000	1,000
70	Central Nat'l B'k, Worcester,	7,000	10,150	7,000
7	Citizens' Nat'l B'k, Worcester,	700	910	700
200	City Nat'l Bank, Worcester, .	20,000	29,000	20,000
64	Mechanics' N'l B'k, Worcester,	6,400	6,400	6,400
180	Quinsigamond National Bank, Worcester,	18,000	23,400	18,000
20	Worcester N'l B'k, Worcester,	2,000	2,900	2,000
		\$246,100	\$294,346	\$246,100

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 4s, . . .	\$100,000	\$106,000	\$100,000
Boston & Lowell R.R. 4s, . . .	50,000	50,500	50,000
Boston & Maine R.R. 4s, . . .	80,000	81,600	80,000
Boston & Maine R.R. 4½s, . . .	40,000	44,400	40,000
Boston & Providence R.R. 4s, . .	50,000	53,500	50,000
Concord & Claremont R.R. 4½s, .	14,000	14,840	14,000
Concord & Montreal R.R. 4s, . .	70,000	72,100	70,000
Fitchburg R.R. 4s,	57,000	56,060	57,000
Fitchburg R.R. 5s,	18,000	18,540	18,000
Lowell & Lawrence R.R. 6s, . . .	5,000	5,250	5,000
Maine Central R.R. 4s,	25,000	25,250	25,000
Maine Central & European & North American R.R. 4s,	30,000	30,600	30,000
Manchester & Lawrence R.R. 4s,	25,000	25,500	25,000
Norwich & Worcester R.R. 6s, .	6,000	6,300	6,000

Worcester Five Cents Savings Bank — Continued.

Detailed Statement of Railroad Bonds — Concluded.

	Par Value.	Estimated Market Value.	Amount Invested.
Old Colony R.R. 4s,	\$50,000	\$53,000	\$50,000
Penobscot Shore Line R.R. 4s,	33,000	33,330	33,000
Portland & Kennebec R.R. 6s,	25,400	25,654	25,400
Portland & Ogdensburg R.R. 6s,	6,000	6,600	6,000
Providence & Worcester R.R. 6s,	36,000	38,520	36,000
Sullivan County R.R. 4s,	25,000	25,000	25,000
Upper Coos R.R. 4s,	40,000	40,400	40,000
Worcester & Nashua R.R. 5s,	19,000	19,000	19,000
Worcester, Nashua & Roch. R.R. 4s,	109,000	111,380	109,000
	\$913,400	\$943,324	\$913,400

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$242,655 02	2½ per cent.	\$492,500 00	4½ per cent.	\$27,800 00	5½ per cent.
80,000 00	4 " "	69,020 00	4½ " "	46,550 00	6 " "
50,000 00	4½ " "	2,911,960 00	5 " "		

Amount invested in real estate for banking purposes, \$150,000 00

Estimated value of the same, 150,000 00

Assessed value of the same, 128,200 00

Net income received from same during year ending Oct. 31, 1894, 7,452 36

Number of loans which are of an amount not exceeding \$3,000 each, 725

Aggregate amount of the same, 1,122,509 00

Total number of loans upon real estate, 943

Gross amount of interest or profits received or earned, as per books, during
year ending Oct. 31, 1894, 254,378 68

Times for the dividends fixed by the by-laws: January 1 and July 1.

Rate and amount of each semi-annual dividend { 2 per cent., \$93,377 92 }
during the year ending Oct. 31, 1894, . . . { 2 per cent., 95,729 47 } 189,107 39

Number of accounts opened during the year ending Oct. 31, 1894, . 2,527

Number of accounts closed during the year ending Oct. 31, 1894, . 1,360

Total number of open accounts Oct. 31, 1894, 19,891

Total expenses of the corporation for the year ending Oct. 31, 1894 (ex-
clusive of taxes), 13,275 29

Amount of deposits, not including dividends, received during the year
ending Oct. 31, 1894, 891,237 13

Number of same, 16,325

Amount of withdrawals, including dividends, during the year ending Oct.
31, 1894, 757,172 30

Number of same, 12,702

Date of examination by commissioner: September 21.

Worcester Five Cents Savings Bank — Concluded.

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num. ber.	Amount.		Num. ber.	Amount.
Of \$50 and less, . . .	18,428	\$188,647 62	To the credit —		
Exceeding \$50 and not more than \$100, . . .	1,386	112,889 30	Of women, both adult and minor, . . .	7,872	\$370,788 24
Exceeding \$100 and not more than \$200, . . .	636	100,870 68	Of guardians, . . .	44	10,737 92
Exceeding \$200 and not more than \$500, . . .	533	191,752 16	Of religious and chari- table associations, .	102	10,186 05
Exceeding \$500 and less than \$1,000, . . .	168	121,854 29	In trust,	325	60,806 20
Of \$1,000 or more, . . .	174	175,223 08			
Totals,	16,825	\$891,237 13			

WORCESTER MECHANICS' SAVINGS BANK —
WORCESTER.

Incorporated May 15, 1851. Present number of corporators, 111.

J. EDWIN SMITH, *President.*HENRY WOODWARD, *Treasurer.*
FRANCIS H. DEWEY, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :

J. EDWIN SMITH,T. W. HAMMOND,
JOHN D. LOVELL,THOS. B. EATON,
JOHN H. COBS.

Open for business every business day, except Saturdays, 9 A.M. to 4 P.M.; Saturdays,
9 A.M. to 1 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$204,000 00	Deposits,	\$5,128,006 70
Bank stock as per schedule, .	608,163 19	Guaranty fund, . .	168,277 48
Loan on bank stock,	450 00	Profit and loss ac-	
Railroad bonds as per schedule, .	545,000 00	count,	151,420 03
Real estate by foreclosure, . .	7,000 00	Due on real estate	
Loans on real estate,	3,021,111 74	loans,	19,925 30
Loans on personal security, . .	669,699 38		
Deposits in banks, on interest, .	403,784 30		
Expense account,	4,006 39		
Cash on hand,	4,414 51		
	\$5,467,629 51		\$5,467,629 51

Cash on Deposit in Banks, amount in each : —

Globe National Bank, Boston,	\$60,902 20
First National Bank, Worcester,	15,358 29
Worcester National Bank, Worcester,	146,583 16
Quinsigamond National Bank, Worcester,	83,165 17
Mechanics' National Bank, Worcester,.	97,775 48

Loan on Bank Stock : —

On 6 shares Mechanics' National Bank, Worcester,	\$450 00
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Worcester Mechanics' Savings Bank — Continued.*Detailed Statement of Public Funds.*

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Brookline, Mass., 7s, .	\$7,000	\$7,630 00	\$7,000 00
City of Cambridge, Mass., 6s, .	15,000	15,375 00	15,000 00
of Dayton, Ohio, 6s, .	28,000	29,680 00	28,000 00*
of Fitchburg, Mass., 4s, .	50,000	53,000 00	50,000 00
of New London, Conn., 7s, .	20,000	24,800 00	20,000 00
of Norwich, Conn., 5s, .	5,000	5,700 00	5,000 00
of Providence, R. I., 4½s, .	50,000	52,000 00	50,000 00
Town of Spencer, Mass., 4s, .	25,000	26,250 00	25,000 00
City of Springfield, Mass., 7s, .	4,000	5,040 00	4,000 00
	\$204,000	\$219,475 00	\$204,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
32	Atlantic Nat'l Bank, Boston, .	\$3,200	\$3,928 00	\$4,537 75
186	Atlas National Bank, Boston, .	18,600	21,762 00	22,937 00
128	Boston National Bank, Boston, .	12,800	13,352 00	13,244 12
31	Blackstone N'l Bank, Boston, .	3,100	3,100 00	3,672 00
150	Boylston Nat'l Bank, Boston, .	15,000	18,825 00	18,925 62
13	Central National Bank, Boston, .	1,300	1,651 00	1,758 25
118	National City Bank, Boston, .	11,800	9,676 00	12,626 00
76	Columbian Nat'l Bank, Boston, .	7,600	7,885 00	9,572 50
5	Continental N'l Bank, Boston, .	500	575 00	608 75
200	N'l B'k of Commerce, Boston, .	20,000	23,000 00	23,700 00
210	Eliot National Bank, Boston, .	21,000	27,500 00	25,262 00
63	Faneuil Hall N'l B'k, Boston, .	6,300	8,237 25	8,868 75
62	Globe National Bank, Boston, .	6,200	5,580 00	6,161 50
123	Hamilton Nat'l Bank, Boston, .	12,300	13,591 50	15,279 12
207	N'l Hide & Leather B'k, Boston, .	20,700	22,252 50	23,379 87
118	Howard Nat'l Bank, Boston, .	11,800	11,416 50	13,348 00
100	Market Nat'l Bank, Boston, .	10,000	8,500 00	9,300 00
42	Massachusetts N'l B'k, Boston, .	4,200	4,105 50	4,455 27
146	Merchants' Nat'l Bank, Boston, .	14,600	23,095 00	20,289 75
7	Mt. Vernon Nat'l B'k, Boston, .	700	840 00	966 75
62	New England N'l B'k, Boston, .	6,200	9,812 50	8,260 25
255	North Nat'l Bank, Boston, .	25,500	29,261 25	31,250 75
106	Old Boston Nat'l Bank, Boston, .	10,600	11,077 00	12,713 75
197	N'l B'k of Redemption, Boston, .	19,700	24,772 75	25,270 50
109	N'l B'k of the Republic, Boston, .	10,900	17,331 00	14,277 25
200	National Revere Bank, Boston, .	20,000	19,050 00	20,965 00
174	Shawmut Nat'l Bank, Boston, .	17,400	20,227 50	20,794 25
50	Second Nat'l Bank, Boston, .	5,000	9,250 00	7,700 00

Worcester Mechanics' Savings Bank — Continued.*Detailed Statement of Bank Stocks — Concluded.*

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
122	State Nat'l Bank, Boston, .	\$12,200	\$14,152 00	\$15,088 75
238	Suffolk Nat'l Bank, Boston, .	23,800	23,800 00	28,012 50
139	Tremont Nat'l Bank, Boston, .	13,900	12,232 00	15,454 00
94	Nat'l Union B'k, Boston, .	9,400	12,337 50	13,305 00
68	Washington N'l Bank, Boston, .	6,800	7,412 00	8,414 00
10	First National Bank, Clinton, .	1,000	1,120 00	1,120 00
51	Franklin N'l B'k, Franklin, .	5,100	6,610 00	5,715 00
4	Leicester N'l Bank, Leicester, .	400	560 00	476 00
74	Millbury N'l Bank, Millbury, .	7,400	7,400 00	9,095 00
35	Southbridge N'l Bank, South- bridge,	3,500	4,200 00	3,780 00
20	City Nat'l Bank, Springfield, .	2,000	2,800 00	2,800 00
20	Westminster National Bank, Westminster,	2,000	2,100 00	2,000 00
84	Central N'l Bank, Worcester, .	8,400	12,180 00	9,167 50
180	City Nat'l Bank, Worcester, .	18,000	26,100 00	18,000 00
142	Citizens' N'l Bank, Worcester, .	14,200	18,460 00	18,375 00
12	First Nat'l Bank, Worcester, .	1,200	1,860 00	1,656 00
434	Mechanics' N'l B'k, Worcester, .	43,400	43,400 00	50,787 69
123	Quinsigamond National Bank, Worcester,	12,300	15,990 00	14,570 00
95	Worcester N'l B'k, Worcester, .	9,500	13,775 00	10,222 00
		\$511,500	\$596,142 75	\$608,163 19

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Maine R.R. 4s,	\$20,000	\$20,200 00	\$20,000 00
Boston & Maine R.R. 4½s,	75,000	82,500 00	75,000 00
Concord & Claremont R.R. 4½s,	50,000	51,500 00	50,000 00
Fitchburg R.R. 5s,	19,000	19,730 00	19,000 00
Fitchburg R.R. 4s,	66,000	64,930 00	66,000 00
Boston, Barre & Gardner R.R. 6s,	15,000	15,150 00	15,000 00
Old Colony R.R. 4s,	50,000	52,750 00	50,000 00
St. Johnsbury & Lake Champlain R.R. 5s,	75,000	86,250 00	75,000 00
Worcester, Nashua & Rochester R.R. 5s,	50,000	50,000 00	50,000 00
Worcester, Nashua & Rochester R.R. 4s,	50,000	51,000 00	50,000 00
Maine Central R.R. 4s,	50,000	50,000 00	50,000 00
Upper Coos R.R. 4½s,	25,000	26,250 00	25,000 00
	\$545,000	\$570,260 00	\$545,000 00

Worcester Mechanics' Savings Bank — Concluded.*Total Amount of Loans, with Each Specified Rate of Interest.*

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$403,784 30	2 per cent.	\$239,000 00	4½ per cent.	\$33,571 19	5½ per cent.
207,800 00	4 "	2,974,889 93	5 "	40,000 00	6 "
196,000 00	4½ "				

Value, by books, of real estate held or owned by foreclosure or otherwise, .	\$7,000 00
Assessed value of the same,	7,200 00
Number of loans which are of an amount not exceeding \$3,000 each, .	975
Aggregate amount of the same,	1,420,549 46
Total number of loans upon real estate,	1,195
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,	257,396 31
Times for the dividends fixed by the by-laws: January 15 and July 15.	
Rate and amount of each semi-annual dividend { 2 per cent., \$97,346 98 } during the year ending Oct. 31, 1894, { 2 per cent., 97,955 58 }	195,302 56
Number of accounts opened during the year ending Oct. 31, 1894, .	908
Number of accounts closed during the year ending Oct. 31, 1894, .	876
Total number of open accounts Oct. 31, 1894,	8,419
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	11,728 07
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	610,639 13
Number of same,	4,072
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	693,282 19
Number of same,	6,571
Date of examination by commissioner: October 12.	

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num- ber.	Amount.		Num- ber.	Amount.
Of \$50 and less,	2,410	\$56,032 62	To the credit —		
Exceeding \$50 and not more than \$100,	594	50,269 44	Of women, both adult and minor,	2,139	\$231,568 60
Exceeding \$100 and not more than \$200,	339	54,400 49	Of guardians,	44	15,235 25
Exceeding \$200 and not more than \$500,	383	145,150 09	Of religious and charitable associations,	58	10,554 52
Exceeding \$500 and less than \$1,000,	161	112,204 09	In trust,	206	60,503 47
Of \$1,000 or more,	185	192,582 40			
Totals,	4,072	\$610,639 13			

WORCESTER NORTH SAVINGS INSTITUTION —
FITCHBURG.

Incorporated May 26, 1868. Present number of corporators, 61.
AMASA NORCROSS, *President.* HENRY A. WILLIS, *Treasurer.*
BENJAMIN F. WALLIS, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :
AMASA NORCROSS, WILLIAM BAKER,
JAMES F. D. GARFIELD, ELLIOT N. CHOATE,
LOUIS D. BARTLETT.

Open for business every business day, except Saturday, 8.45 A.M. to 3 P.M.; Saturdays,
close at 2 P.M.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$847,693 00	Deposits,	\$3,392,874 81
Bank stock as per schedule, .	98,100 00	Guaranty fund, . .	115,000 00
Loans on bank stock,	20,400 00	Interest account, . .	74,840 80
Railroad bonds as per schedule, .	160,000 00	Profit and loss ac-	
Real estate by foreclosure, . .	5,574 68	count,	49,979 42
Loans on real estate,	2,003,635 00	Suspense account, . .	135 69
Loans on personal security, . .	296,462 71		
Loans to counties, cities or towns			
(notes),	75,800 00		
Deposits in banks, on interest, .	118,206 27		
Cash on hand,	6,959 06		
	\$3,632,830 72		\$3,632,830 72

Cash on Deposit in Banks, amount in each : —
Rollstone National Bank, Fitchburg, \$63,000 00
National Bank of the Commonwealth, Boston, 55,206 27

Loans on Bank Stock, amount on each : —
On 3 shares Rollstone National Bank, Fitchburg, \$200 00
On 5 shares Rollstone National Bank, Fitchburg, 500 00
On 15 shares Wachusett National Bank, Fitchburg, 1,000 00
On 20 shares Wachusett National Bank, Fitchburg, 2,000 00
On 40 shares Wachusett National Bank, Fitchburg, 4,000 00
On 50 shares Wachusett National Bank, Fitchburg, 5,000 00
On 50 shares Wachusett National Bank, Fitchburg, 5,000 00
On 14 shares Wachusett National Bank, Fitchburg, }
On 6 shares Fitchburg National Bank, Fitchburg, } 2,000 00
On 10 shares Third National Bank, Boston, 700 00

Worcester North Savings Institution, Fitchburg — Continued.

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
Town of Abington, Mass., 4s, .	\$7,000	\$7,055 00	\$7,000 00
of Akron, Ohio, 5s, .	40,000	42,092 00	40,000 00
of Boston, Mass., 4s, .	100,000	104,746 00	100,750 00
of Canton, Ohio, 5s, .	31,500	32,499 00	31,500 00*
of Chelsea, Mass., 4s, .	25,000	25,615 00	25,000 00
of Cleveland, Ohio, 5s, .	18,000	18,295 00	} 51,600 00
of Cleveland, Ohio, 6s, .	12,000	12,574 00	
of Cleveland, Ohio, 4s, .	20,000	20,730 00	
Town of Danvers, Mass., 5s, .	10,000	11,306 00	10,000 00
City of Dayton, Ohio, 4s, .	25,000	25,000 00	25,000 00*
of Dayton, Ohio, 5s, .	24,000	24,335 00	24,000 00*
of Fall River, Mass., 4s, .	30,000	30,861 00	30,000 00
of Fitchburg, Mass., 4s, .	100,000	104,665 00	100,000 00
of Grand Rapids, Mich., 4½s, .	25,000	26,869 00	25,000 00
Town of Greenfield, Mass., 4s, .	10,000	10,079 00	10,000 00
City of Lewiston, Me., 5s, .	10,000	12,133 00	10,000 00
Town of Lincoln, R. I., 4s, .	24,000	24,738 00	24,000 00
City of Lynn, Mass., 5s, .	10,000	11,237 00	10,000 00
of Meriden, Conn., 4s, .	25,000	25,875 00	25,000 00
of Milwaukee, Wis., 5s, .	30,000	30,798 00	30,000 00
of Montpelier, Vt., 4½s, .	27,000	28,925 00	27,000 00
Town of Needham, Mass., 4s, .	17,000	17,410 00	17,000 00
City of New Bedford, Mass., 6s, .	20,000	23,199 00	21,300 00
of Norwich, Conn., 7s, .	20,000	25,732 00	22,000 00
of Portland, Me., 6s, .	15,000	17,694 00	15,543 00
of Saginaw, Mich., 5s, .	20,000	20,403 00	20,000 00
of Springfield, Ohio, 5s, .	30,000	34,309 00	30,000 00
of Somerville, Mass., 4s, .	30,000	30,892 00	30,000 00
Town of Wayland, Mass., 5s, .	10,000	10,508 00	10,000 00
City of Woburn, Mass., 4s, .	30,000	30,556 00	30,000 00
City of Terre Haute, Ind., 4½s, .	26,000	27,314 00	26,000 00
of Fall River, Mass., 5s, .	20,000	23,058 00	20,000 00
	\$841,500	\$891,502 00	\$847,693 00

* Legal investments when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	Atlas National Bank, Boston, .	\$10,000	\$11,700 00	\$10,000 00
33	Blackstone Nat'l Bank, Boston,	3,300	3,312 37	3,300 00
100	Boston National Bank, Boston,	10,000	10,400 00	10,000 00
100	City National Bank, Boston, .	10,000	8,200 00	10,000 00

Worcester North Savings Institution, Fitchburg — Continued.
Detailed Statement of Bank Stocks — Concluded.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
100	N'l B'k of Commerce, Boston,	\$10,000	\$11,500 00	\$10,000 00
50	Continental N'l Bank, Boston,	5,000	5,750 00	5,000 00
50	Eagle National Bank, Boston,	5,000	4,162 50	5,000 00
50	Merchants' Nat'l Bank, Boston,	5,000	7,887 50	5,000 00
50	Tremont Nat'l Bank, Boston, .	5,000	4,400 00	5,000 00
33	Webster Nat'l Bank, Boston, .	3,300	3,300 00	3,300 00
25	Fitchburg N'l B'k, Fitchburg,	2,500	3,750 00	3,500 00
200	Rollstone N'l Bank, Fitchburg,	20,000	30,000 00	28,000 00
		\$89,100	\$104,362 37	\$98,100 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Lowell R.R. 4s, . . .	\$30,000	\$30,918 00	\$30,000 00
Fitchburg R.R. 5s,	35,000	37,237 00	35,000 00
Fitchburg R.R. 4s,	25,000	24,400 00	25,000 00
Maine Central R.R. 4½s,	23,000	24,438 00	23,000 00
Maine Central R.R. 4s,	7,000	7,000 00	7,000 00
Vermont & Massachusetts R.R. 5s,	40,000	42,860 00	40,000 00
	\$160,000	\$166,853 00	\$160,000 00

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$118,206 27	2 per cent.	\$472,500 00	4½ per cent.	\$723,884 40	5½ per cent.
45,800 00	4 “	7,300 00	4¾ “	56,944 74	6 “
40,000 00	4½ “	1,049,868 57	5 “		

Value, by books, of real estate held or owned by foreclosure or otherwise, \$5,574 68
Number of loans which are of an amount not exceeding \$3,000 each, 702
Aggregate amount of the same, 885,990 46
Total number of loans upon real estate, 807
Gross amount of interest or profits received or earned, as per books, during
year ending Oct. 31, 1894, 167,874 82
Times for the dividends fixed by the by-laws: January 1 and July 1.

Worcester North Savings Institution, Fitchburg — Concluded.

Rate and amount of each semi-annual dividend { 2 per cent., \$62,722 39 } during the year ending Oct. 31, 1894, . . . { 2 per cent., 63,856 14 }	\$126,578 53
Number of accounts opened during the year ending Oct. 31, 1894,	1,354
Number of accounts closed during the year ending Oct. 31, 1894,	1,045
Total number of open accounts Oct. 31, 1894,	8,631
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),	9,651 54
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,	560,674 32
Number of same,	6,273
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,	522,339 59
Number of same,	6,268
Date of examination by commissioner: April 3.	

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less,	4,435	\$90,202 08	To the credit —		
Exceeding \$50 and not more than \$100,	811	68,146 55	Of women, both adult and minor,	3,100	\$268,998 05
Exceeding \$100 and not more than \$200,	399	64,145 88	Of guardians,	21	5,973 03
Exceeding \$200 and not more than \$500,	396	143,408 00	Of religious and charitable associations,	75	7,515 25
Exceeding \$500 and less than \$1,000,	123	85,446 06	In trust,	208	42,162 96
Of \$1,000 or more,	109	109,325 75			
Totals,	6,273	\$560,674 32			

WORONOCO SAVINGS BANK—WESTFIELD.

Incorporated May 5, 1871. Present number of corporators, 27:
D. L. GILLETT, *President.* J. H. ASHLEY, *Treasurer.*
HENRY FULLER, *Clerk of the Corporation.*

Names of committee charged with the investment of its funds :
D. L. GILLETT, L. R. NORTON,
O. P. PARKS, M. L. ROBINSON.

Open for business every business day, 9 A.M. to 3 P.M.; also 7 to 8.30 P.M. on the tenth day of January, April, July and October,.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds as per schedule, .	\$131,000 00	Deposits,	\$1,121,566 76
Bank stock as per schedule, .	25,400 00	Guaranty fund, . .	36,363 24
Loans on bank stock,	8,190 00	Interest account, . .	3,456 49
Railroad bonds as per schedule, .	77,750 00	Profit and loss ac-	
Loans on railroad stock,	1,200 00	count,	11,735 28
Loans on real estate,	677,765 97		
Loans on personal security, . .	174,878 00		
Loans to counties, cities or towns			
(notes),	24,700 00		
Loans on depositors' books, . .	50 00		
Deposits in banks, on interest, .	35,000 00		
Deposit in bank, not on interest, .	10,857 81		
Expense account,	590 15		
Furniture and fixtures,	3,294 53		
Cash on hand,	2,455 31		
	\$1,173,121 77		\$1,173,121 77

Cash on Deposit in Banks, amount in each :—

Pyncheon National Bank, Springfield,	\$10,000 00
City National Bank, Springfield,	10,000 00
City National Bank, Holyoke,	5,000 00
Holyoke National Bank, Holyoke,	10,000 00
Hampden National Bank, Westfield,	10,857 81

Loans on Bank Stock, amount on each :—

On 13 shares First National Bank, Westfield,	\$800 00
On 18 shares First National Bank, Westfield,	1,700 00
On 3 shares First National Bank, Westfield,	300 00
On 1 share First National Bank, Westfield,	} 300 00
On 2 shares Hampden National Bank, Westfield,	
On 10 shares Hampden National Bank, Westfield,	1,000 00
On 30 shares Hampden National Bank, Westfield,	3,000 00
On 2 shares Hampden National Bank, Westfield,	50 00
On 3 shares Hampden National Bank, Westfield,	300 00
On 9 shares Hampden National Bank, Westfield,	740 00

Woronoco Savings Bank, Westfield — Continued.

Loans on Railroad Stock, amount on each : —

On 7 shares Boston, Revere Beach & Lynn R.R.,	.	.	.	.	.	\$700 00
On 2 shares Boston & Albany R.R.,	.	.	.	.	.	175 00
On 1 share Boston & Albany R.R.,	.	.	.	.	.	125 00
On 2 shares Boston & Albany R.R.,	.	.	.	.	.	200 00

Detailed Statement of Public Funds.

	Par Value.	Estimated Market Value.	Amount Invested.
City of Akron, Ohio, 5s, . . .	\$15,000	\$15,375 00	\$15,000 00
of Dayton, Ohio, 6s, . . .	6,000	6,060 00	6,000 00*
of East Saginaw, Mich., 4s, . .	10,000	10,000 00	10,000 00
of Grand Rapids, Mich., 5s, . .	25,000	27,025 00	25,000 00
of Peoria, Ill., 4s, . . .	10,000	10,150 00	10,000 00
of Saginaw, Mich., 5s, . . .	9,000	9,045 00	9,000 00
United States 4s, . . .	31,000	35,340 00	31,000 00
Town of Westfield, Mass., 4s, . .	25,000	25,300 00	25,000 00
	\$131,000	\$138,295 00	\$131,000 00

* A legal investment when made.

Detailed Statement of Bank Stocks.

No. of Shares.		Par Value.	Estimated Market Value.	Amount Invested.
50	Hampshire Co. National Bank, Northampton, . . .	\$5,000	\$6,000 00	\$5,000 00
12	Agawam N'l Bk, Springfield, . . .	1,200	1,200 00	1,200 00
13	Chicopee N'l B'k, Springfield, . . .	1,300	1,950 00	1,300 00
40	First Nat'l Bank, Springfield, . . .	4,000	4,720 00	4,000 00
53	Hampden N'l B'k, Westfield, . . .	5,300	8,215 00	5,300 00
86	First Nat'l Bank, Westfield, . . .	8,600	12,040 00	8,600 00
		\$25,400	\$34,125 00	\$25,400 00

Detailed Statement of Railroad Bonds.

	Par Value.	Estimated Market Value.	Amount Invested.
Boston & Albany R.R. 6s, . . .	\$4,000	\$4,060 00	\$4,000 00
Boston, Winthrop & Shore R.R. 5s, . .	14,000	15,260 00	14,000 00
Old Colony R.R. 6s, . . .	20,000	20,900 00	20,000 00
St. Johnsbury & Lake Champ. R.R. 5s, . .	15,000	17,250 00	15,000 00
Upper Coos R.R. 4s, . . .	25,000	24,000 00	24,750 00
	\$78,000	\$81,470 00	\$77,750 00

Woronoco Savings Bank, Westfield — Concluded.

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$25,000 00	3 per cent.	\$14,200 00	4 per cent.	\$867,573 97	5 per cent.
15,000 00	3½ "				

Number of loans which are of an amount not exceeding \$3,000 each, .	386	
Aggregate amount of the same,		\$495,873 97
Total number of loans upon real estate,	378	
Gross amount of interest or profits received or earned, as per books, during year ending Oct. 31, 1894,		54,428 05
Times for the dividends fixed by the by-laws: January 10 and July 10.		
Rate and amount of each semi-annual dividend { 2 per cent., \$21,080 30 } during the year ending Oct. 31, 1894, . . . { 2 per cent, 20,914 50 }		41,994 80
Number of accounts opened during the year ending Oct. 31, 1894, .	468	
Number of accounts closed during the year ending Oct. 31, 1894, .	378	
Total number of open accounts Oct. 31, 1894,	2,756	
Total expenses of the corporation for the year ending Oct. 31, 1894 (exclusive of taxes),		1,566 34
Amount of deposits, not including dividends, received during the year ending Oct. 31, 1894,		248,099 65
Number of same,	2,029	
Amount of withdrawals, including dividends, during the year ending Oct. 31, 1894,		252,660 20
Number of same,	2,293	
Date of examination by commissioner: March 29.		

Classification of Deposits received during the Year ending Oct. 31, 1894.

	Num-ber.	Amount.		Num-ber.	Amount.
Of \$50 and less, . . .	1,317	\$25,097 83	To the credit —		
Exceeding \$50 and not more than \$100, . . .	328	19,496 96	Of women, both adult and minor, . . .	749	\$75,979 96
Exceeding \$100 and not more than \$200, . . .	126	19,069 80	Of guardians, . . .	15	4,623 27
Exceeding \$200 and not more than \$500, . . .	105	40,636 54	Of religious and chari-table associations, .	67	9,566 35
Exceeding \$500 and less than \$1,000, . . .	52	35,776 87	In trust,	182	60,929 74
Of \$1,000 or more, . .	101	108,022 15			
Totals,	2,029	\$248,099 65			

CONSOLIDATED BALANCE SHEET

OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Public funds,	\$64,566,180 95	Deposits,	\$416,778,017 53
Loans on public funds,	1,356,540 00	Guaranty fund,	16,851,216 66
Bank stock,	28,764,454 80	Earnings un-	
Loans on bank stock,	1,910,869 73	divided,	8,490,937 59
Railroad bonds,	47,464,412 55	Due on mort-	
Loans on railroad bonds,	987,150 00	gage loans,	125,032 70
Loans on railroad stock,	830,400 00	Sundry liabili-	
Railroad notes,	475,000 00	ties,	146,060 33
Real estate (for banking purposes),	3,557,940 23		
Real estate by foreclosure,	1,360,561 57		
Loans on real estate,	183,344,058 68		
Loans on personal security,	78,917,602 76		
Loans to counties, cities and towns			
(notes),	10,294,620 14		
Loans on depositors' books,	44,573 00		
Deposits in banks on interest,	16,099,886 54		
Deposits in banks not on interest,	498,700 84		
Expense account,	167,722 36		
Sundry assets,*	464,950 09		
Cash on hand,	1,285,640 57		
	\$442,391,264 81		\$442,391,264 81

* Consisting of interest and premium accounts, stocks taken to secure indebtedness, furniture and fixtures, etc.

Gross amount of interest or profits received or earned during the year
ending Oct. 31, 1894, \$20,635,413 68
Aggregate amount of ordinary dividends for the year ending Oct. 31,
1894, 15,665,211 87
Average rate of ordinary dividends for the year ending Oct. 31, 1894,
4.06 + per cent.
Aggregate amount of extra dividends for the year ending Oct. 31, 1894, 105,752 02

Rates of Ordinary Dividends paid by One Hundred and Eighty-five Banks.

Number.	Rate.	Number.	Rate.	Number.	Rate.
1, . . .	2 per cent.	5, . . .	4½ per cent.	4, . . .	4½ per cent.
3, . . .	3½ "	15, . . .	4½ "	2, . . .	5 "
155, . . .	4 "				

Total Amount of Loans, with Each Specified Rate of Interest.

Amount.	Rate.	Amount.	Rate.	Amount.	Rate.
\$25,341 48	0 per cent.	\$233,000 00	3 9-16 per cent.	\$6,000 00	5 1⁄4 per cent.
275,964 30	1 1⁄2 "	387,424 67	3 1⁄2 "	859,310 17	5 1⁄4 "
500,000 00	1 3⁄4 "	3,780,400 00	3 3⁄4 "	2,500 00	5 3⁄4 "
11,030,995 79	2 "	341,700 00	3 7⁄8 "	19,485,109 51	5 1⁄2 "
26,669 97	2 4-10 "	56,056,763 34	4 "	92,506 00	5 1⁄2 "
3,074,200 11	2 1⁄2 "	1,405,000 00	4 1⁄2 "	30,860,634 35	6 "
219,202 67	2 3⁄4 "	15,000 00	4 3-16 "	41,500 00	6 1⁄4 "
20,000 00	2 3⁄4 "	75,000 00	4 15-64 "	288,906 86	6 1⁄2 "
2,286,394 35	3 "	11,600,470 00	4 1⁄2 "	520,902 38	7 "
100,000 00	3 1⁄2 "	570,100 00	4 3⁄4 "	27,810 00	7 3-10 "
49,500 00	3 1⁄2 "	29,988,628 52	4 1⁄2 "	3,850 00	7 1⁄2 "
50,000 00	3 3⁄4 "	131,200 00	4 1⁄2 "	27,185 44	8 "
5,670,271 82	3 1⁄2 "	3,023,225 93	4 3⁄4 "	12,000 00	10 "
10,000 00	3 6-10 "	110,086,093 19	5 "	\$294,260,700 85	

Number of loans which are of an amount not exceeding \$3,000 each,	59,519	
Aggregate amount of the same,		\$68,590,476 18
Total number of loans upon real estate,	66,682	
Number of accounts opened during the year ending Oct. 31, 1894,	168,458	
Number of accounts closed during the year ending Oct. 31, 1894,	135,872	
Total number of open accounts Oct. 31, 1894,	1,247,090	
Total amount of expenses for the year ending Oct. 31, 1894 (exclusive of taxes),		1,028,838 01
Number of deposits, not including dividends, received during the year ending Oct. 31, 1894,	1,044,649	
Aggregate amount of the same,		74,946,570 01
Number of withdrawals, including dividends, during the year ending Oct. 31, 1894,	968,577	
Aggregate amount of the same,		74,124,697 33

COMPARATIVE AGGREGATES.

	1893. One hundred and Eighty-five banks.	1894. One hundred and Eighty-five banks.	Increase.	Decrease.
Number of open accounts,	1,214,493	1,247,090	32,597	-
Amount of deposits,	\$399,995,569 81	\$416,778,017 53	\$16,782,447 72	-
Number of deposits (not including dividends),	1,101,410	1,044,649	-	56,761
Amount of same,	\$75,727,471 03	\$74,946,570 01	-	\$780,901 02
Number of withdrawals (including dividends),	953,053	968,577	15,524	-
Amount of same,	\$84,403,075 29	\$74,124,697 33	-	\$10,278,377 96
Number of accounts opened,	174,880	168,458	-	6,422
Number of accounts closed,	150,373	135,872	-	14,501
Profit and loss account,	\$4,674,665 17	\$4,581,271 99	-	\$93,393 18
Interest account,	3,628,219 85	3,518,588 95	-	109,630 90
Surplus account,	264,450 78	306,825 73	-	-
Premium account,	100,610 96	35,432 64	\$42,374 95	65,178 32
Rent account,	41,145 29	48,818 28	7,672 99	-
Due on unfinished mortgage loans,	73,067 05	125,032 70	51,965 65	-
Sundry liabilities,	58,583 07	146,060 33	87,477 26	-
Amount of guaranty fund,	15,743,022 40	16,851,216 66	1,108,194 26	-
Public funds,	56,431,236 26	64,566,180 95	8,134,944 69	-
Loans on public funds,	1,441,955 00	1,356,540 00	-	85,415 00
Bank stock,	29,031,145 95	28,764,454 80	-	266,691 15
Loans on bank stock,	2,333,329 53	1,910,869 73	-	422,459 80
Railroad bonds,	36,158,018 52	47,464,412 55	11,306,394 03	-
Loans on railroad bonds,	1,677,700 00	987,150 00	-	690,550 00
Loans on railroad stock,	1,408,375 00	830,400 00	-	577,975 00
Railroad notes,	4,029,110 42	475,000 00	-	3,554,110 42
Real estate for banking purposes,	3,427,921 88	3,557,940 23	130,018 35	-
Real estate by foreclosure,	1,026,169 01	1,360,561 57	334,392 56	-
Assessed value of the same,	1,167,067 00	1,518,850 00	361,783 00	-
Loans on mortgage of real estate,	173,950,578 00	183,344,068 68	9,393,480 68	-

Loans on personal security,	68,798,632 87	76,917,602 76	-	9,881,030 11
Loans to counties, cities and towns,	9,609,496 78	10,294,620 14	685,121 36	-
Loans on depositors' books,	59,080 00	44,673 00	-	14,507 00
Deposits in banks, on interest,	12,678,834 16	16,099,886 54	3,421,052 38	-
Deposits in banks, not on interest,	639,262 64	498,700 84	-	140,561 80
Cash on hand,	1,247,637 48	1,285,640 67	38,003 09	-
Aggregate amount of earnings,	20,244,957 89	20,635,413 68	390,456 09	-
Aggregate amount of losses,	15,546,430 43	15,665,211 87	118,781 44	-
Average rate of interest,	4.09 + per cent.	4.06 + per cent.	-	.03 + per cent.
Aggregate amount of loans not exceeding \$3,000 each,	109,135 38	105,752 02	-	3,383 36
Amount of same,	68,421	69,519	3,098	-
Total number of loans upon real estate,	\$65,006,771 99	\$68,690,476 18	\$3,681,704 19	-
Total expenses (exclusive of taxes),	63,200	66,892	3,692	-
	\$1,010,639 63	\$1,028,838 01	\$18,198 38	-

TABLE exhibiting the Number, Condition and Progress of the Savings Banks of Massachusetts in Each Year from 1834 to 1894, inclusive.

[Returns first required by Acts 1834, Chapter 190.]

YEAR.	No. of Banks.	Number of Deposit Accounts.	Increase in Number of Accounts over Previous Year.	Amount of Deposits.	Increase in Amount of Deposits over Previous Year.	Average to Each Account.	Population of Massachusetts.	Deposits to Each Person of Population.	Expense of Management.	Percentage of Expense to Total Deposits.
1834,	22	24,256	-	\$3,407,773 00	\$513,597 00	\$140 09	614,408*	\$5 58	\$10,968 00	.0033
1835,	27	27,232	2,976	3,921,370 00	453,208 00	143 99	-	-	12,066 00	
1836,	28	29,786	2,554	4,374,578 00	400,848 00	146 19	-	-	14,413 00	
1837,	30	32,564	2,778	4,781,426 00	87,967 00	146 51	-	-	17,504 00	
1838,	30	33,063	499	4,869,393 00	738,766 00	147 27	-	-	18,329 00	
1839,	30	36,686	3,623	5,608,159 00	211,395 00	152 86	-	-	17,204 00	
1840,	31	37,470	784	5,819,554 00	894,628 00	157 98	737,609	7 88	17,952 00	
1841,	30	41,423	3,953	6,714,182 00	186,270 00	162 08	-	-	19,248 00	
1842,	-	42,587	1,164	6,900,451 00	35,095 00	162 03	-	-	-	
1843,	31	43,217	630	6,935,547 00	1,325,798 00	160 40	-	-	20,777 00	.0029
1844,	31	49,699	6,482	8,261,345 00	1,551,943 00	166 23	-	-	22,688 00	
1845,	33	58,178	8,479	9,813,288 00	867,645 00	168 66	-	-	27,017 00	
1846,	38	62,893	4,715	10,680,933 00	1,099,880 00	169 82	-	-	29,307 00	
1847,	39	68,312	5,419	11,780,813 00	1,89,635 00	172 45	-	-	34,490 00	
1848,	41	69,894	1,582	11,970,448 00	141,106 00	171 26	-	-	36,405 00	
1849,	43	71,629	1,735	12,111,554 00	1,548,471 00	169 08	994,514	13 73	37,361 00	
1850,	45	78,823	7,194	13,660,024 00	1,894,065 00	174 57	-	-	41,681 00	.0026
1851,	45	86,537	7,715	15,554,089 00	2,847,219 00	179 73	-	-	43,707 00	
1852,	53	97,353	10,816	18,401,308 00	4,968,794 00	189 01	-	-	49,380 00	
1853,	60	117,404	20,051	23,370,102 00	2,566,756 00	199 05	-	-	59,071 00	
1854,	73	136,654	19,250	25,936,858 00	1,257,359 00	189 88	1,132,369	24 12	63,471 00	.0028
1855,	80	148,263	11,609	27,296,217 00	3,077,231 00	184 10	-	-	77,767 00	
1856,	81	165,484	17,221	30,373,447 00	2,642,310 00	184 15	-	-	89,309 00	
1857,	86	177,375	11,891	33,015,757 00		186 13	-	-	102,027 00	

1858,	.	.	.	.	.	182,655	5,280	33,914,972 00	899,215 00	185 67	-	-	105,339 00	.0028
1859,	.	.	.	.	.	205,409	22,754	39,424,419 00	5,509,647 00	191 93	-	-	107,961 00	.
1860,	.	.	.	.	.	230,068	24,659	45,054,236 00	5,629,817 00	196 83	35 59	1,232,065	112,264 00	.
1861,	.	.	.	.	.	225,058	5,010†	44,785,439 00	268,797 00†	198 99	-	-	120,886 00	.0027
1862,	.	.	.	.	.	248,900	23,842	50,403,674 00	5,618,235 00	202 50	-	-	135,783 00	.
1863,	.	.	.	.	.	272,219	23,319	56,883,828 00	6,480,154 00	208 92	-	-	140,713 00	.0029
1864,	.	.	.	.	.	291,616	19,397	62,557,604 30	5,673,775 75	214 52	-	-	184,789 77	.0033
1865,	.	.	.	.	.	291,488	128†	59,936,482 52	2,621,121 78†	205 62	47 29	1,267,329	203,348 56	.0032
1866,	.	.	.	.	.	316,853	25,365	67,782,264 31	7,795,281 79	213 76	-	-	219,257 03	.0031
1867,	.	.	.	.	.	348,593	31,740	80,431,583 71	12,699,319 40	230 73	-	-	254,225 79	.0030
1868,	.	.	.	.	.	383,094	34,501	94,838,336 54	14,406,752 83	247 55	-	-	297,527 60	.0027
1869,	.	.	.	.	.	431,769	48,675	112,119,016 64	17,280,680 10	259 67	-	-	339,271 57	.0026
1870,	.	.	.	.	.	488,797	57,028	135,745,097 54	23,626,080 90	277 71	93 14	1,457,352	375,734 09	.0025
1871,	.	.	.	.	.	561,201	72,404	163,704,077 54	27,958,980 00	291 52	-	-	429,080 09	.0026
1872,	.	.	.	.	.	630,246	69,045	184,797,313 92	21,093,236 38	293 21	-	-	469,681 80	.0029
1873,	.	.	.	.	.	666,229	35,983	202,195,343 70	17,398,029 78	303 49	-	-	547,518 83	.00277
1874,	.	.	.	.	.	702,099	35,870	217,452,120 84	15,256,777 14	309 71	-	-	644,682 68	.0027
1875,	.	.	.	.	.	720,639	18,540	237,848,963 21	20,396,842 37	330 05	144 00	1,651,652	661,503 92	.00275
1876,	.	.	.	.	.	739,289	18,650	243,340,642 75	5,491,679 54	329 15	-	-	657,858 72	.00289
1877,	.	.	.	.	.	739,757	468	244,596,614 18	1,255,971 43	330 64	-	-	671,728 23	.00286
1878,	.	.	.	.	.	674,251	65,506†	209,860,631 18	34,735,983 00†	311 25	-	-	606,550 23	.00271
1879,	.	.	.	.	.	675,555	1,304	206,378,709 53	3,481,921 65†	305 50	-	-	590,820 18	.00268
1880,	.	.	.	.	.	706,395	30,840	218,047,922 37	11,669,212 84	308 68	122 29	1,783,086	581,274 35	.00257
1881,	.	.	.	.	.	738,951	32,556	230,444,479 10	12,396,556 73	311 85	-	-	617,672 51	.00257
1882,	.	.	.	.	.	772,518	33,567	241,311,362 49	10,866,883 39	312 37	-	-	619,829 24	.00245
1883,	.	.	.	.	.	806,010	33,492	252,607,593 02	11,296,230 53	313 40	-	-	650,247 92	.00239
1884,	.	.	.	.	.	826,008	19,998	262,720,146 97	10,112,553 95	318 06	-	-	668,690 60	.00247
1885,	.	.	.	.	.	848,787	22,779	274,988,412 93	12,278,265 96	323 99	141 64	1,941,465	674,561 84	.00248
1886,	.	.	.	.	.	906,039	57,252	291,197,900 96	16,199,488 03	321 40	-	-	698,087 72	.00249
1887,	.	.	.	.	.	914,778	38,739	302,948,624 08	11,750,723 12	320 66	-	-	747,295 32	.00241
1888,	.	.	.	.	.	983,202	38,424	315,185,070 57	12,236,446 49	320 57	-	-	783,158 82	.00239
1889,	.	.	.	.	.	1,029,694	46,492	332,723,688 59	17,538,618 02	323 13	-	-	827,619 26	.00252
1890,	.	.	.	.	.	1,083,817	54,123	353,592,937 24	20,869,248 65	326 24	157 92	2,238,943	850,978 56	.00246
1891,	.	.	.	.	.	1,131,203	47,386	369,526,385 54	15,933,448 30	326 67	-	-	882,787 61	.
1892,	.	.	.	.	.	1,189,936	68,733	393,019,862 08	23,493,476 54	330 29	-	-	936,829 59	.
1893,	.	.	.	.	.	1,214,493	24,557	399,995,569 81	6,975,707 73	329 35	-	-	1,010,639 63	.
1894,	.	.	.	.	.	1,247,090	32,597	416,778,017 53	16,782,447 72	334 20	-	-	1,028,838 01	.

* In 1830.

† Decrease.

ABSTRACT OF THE ANNUAL REPORTS

OF

SAFE DEPOSIT, LOAN

AND

TRUST COMPANIES

MADE IN ACCORDANCE WITH THE PROVISIONS
OF THEIR CHARTERS.

AMERICAN LOAN AND TRUST COMPANY—BOSTON.

Incorporated March 12, 1881. Commenced business Aug. 29, 1881.

S. ENDICOTT PEABODY, *President.* E. A. COFFIN, *Treasurer.*
N. W. JORDAN, *Actuary.*

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Bank stock,	\$62,244 38	Capital stock,	\$1,000,000 00
Railroad stocks,	5,476 30	Surplus fund,	500,000 00
Railroad bonds,	513,276 73	Earnings undivided,	74,890 20
Miscellaneous bonds,	390,802 14	Profit and loss,	50,000 00
Miscellaneous stocks,	13,797 50	Deposits :—	
Loans to corporations,	660,743 54	Subject to check,	4,881,248 11
Time loans with collaterals,	1,104,273 00	For payment of coupons, etc.,	406,221 46
Demand loans with collaterals,	1,918,180 87	Certificates of deposit,	169,988 04
Notes of individuals or firms,	87,834 50	Sinking funds, railroads,	57,221 76
Expense account,	19,396 40	Sinking funds, corporations,	15,864 34
Cash :—		Dividends unpaid,	21 00
In office,	37,365 30		
In banks,	2,342,065 25		
	\$7,155,454 91		\$7,155,454 91

Date of examination by commissioners : November 15.

BAY STATE TRUST COMPANY—BOSTON.

Incorporated April 4, 1887. Commenced business Nov. 23, 1887.

F. W. HUNNEWELL, *President.*

ALFRED RODMAN, *Actuary and Secretary.*

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
United States bonds, . . .	\$115,515 20	Capital stock, . . .	\$200,000 00
State bonds, . . .	64,000 00	Surplus fund, . . .	25,000 00
City, county and town bonds, . . .	48,625 00	Earnings undivided, . . .	48,621 27
Railroad bonds, . . .	173,387 50	Deposits:—	
Miscellaneous bonds, . . .	16,250 00	Subject to check, . . .	2,243,676 41
Loans on real estate, . . .	91,890 00	For payment to cou-	
Loans to corporations, . . .	630,627 85	pons, etc., . . .	6,312 50
Time loans with collaterals, . . .	622,806 75	Sinking funds, corpo-	
Demand loans with collaterals, . . .	67,000 00	rations, . . .	3,122 33
Notes of individuals or firms, . . .	181,000 00		
Expense account, . . .	5,073 73		
Taxes paid, . . .	2,124 80		
Safe deposit vaults, . . .	20,000 00		
Cash:—			
In office, . . .	40,198 46		
In banks, . . .	548,233 22		
	\$2,526,732 51		\$2,526,732 51

Date of examination by commissioner: June 28.

BEACON TRUST COMPANY,—BOSTON.

Incorporated June 14, 1892. Commenced business May 4, 1893.

JOHN A. GALE, *President.*

WM. R. WITHERELL, *Treasurer.*

J. OTIS WARDWELL, *Secretary.*

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
United States bonds, . . .	\$5,650 00	Capital stock, . . .	\$200,000 00
State bonds, . . .	3,262 50	Earnings undivided, . . .	20,839 30
City, county and town bonds, . . .	14,490 74	Deposits:—	
Railroad bonds, . . .	1,013 16	Subject to check, . . .	409,809 89
Miscellaneous bonds, . . .	11,042 39	Certificates of deposit, . . .	13,562 00
Loans on real estate, . . .	62,848 43	Certified checks, . . .	3,627 03
Loans to corporations, . . .	81,750 00		
Time loans with collaterals, . . .	80,452 25		
Demand loans with collaterals, . . .	56,898 00		
Notes of individuals or firms, . . .	193,429 90		
Expense account, . . .	2,683 20		
Furniture and fixtures, . . .	1,500 00		
Cash:—			
In office, . . .	19,836 52		
In banks, . . .	112,981 13		
	\$647,838 22		\$647,838 22

Date of examination by commissioners: November 20.

B. M. C. DURFEE SAFE DEPOSIT AND TRUST COMPANY—FALL RIVER.

Incorporated March 16, 1887. Commenced business July 9, 1888.
JOHN S. BRAYTON, *President.* ARTHUR W. ALLEN, *Treasurer and Secretary.*

BALANCE SHEET NOVEMBER 3, 1894.

ASSETS.		LIABILITIES.	
United States bonds, . . .	\$95,500 00	Capital stock, . . .	\$400,000 00
Railroad bonds, . . .	48,550 00	Earnings undivided, . . .	12,424 69
Loans on real estate, . . .	9,000 00	Profit and loss, . . .	46,553 51
Loans to corporations, . . .	1,185,383 60	Deposits: —	
Time loans with collaterals, . . .	51,300 00	Subject to check, . . .	1,285,124 22
Demand loans with collaterals, . . .	32,500 00		
Notes of individuals or firms, . . .	107,159 58		
Premium account, . . .	4,437 50		
Loans to cities and towns, . . .	68,366 25		
Cash: —			
In office,	25,905 49		
In banks,	116,000 00		
	\$1,744,102 42		\$1,744,102 42

Trust Department.

United States bonds, . . .	\$14,755 00	Trust accounts, . . .	\$35,000 00
Loans on real estate, . . .	19,000 00		
Cash on hand,	1,245 00		
	\$35,000 00		\$35,000 00

Date of examination by commissioners: August 28.

BOSTON SAFE DEPOSIT AND TRUST COMPANY— BOSTON.

Incorporated April 13, 1867.

F. M. STONE, *President.*

FRANK C. MILES, *Treasurer.*

BALANCE SHEET NOVEMBER 13, 1894.

ASSETS.		LIABILITIES.	
United States bonds,	\$200,000 00	Capital stock,	\$1,000,000 00
City, county and town bonds,	541,000 00	Surplus fund,	800,000 00
Railroad bonds,	641,000 00	Earnings undivided,	107,387 45
Loans on real estate,	1,018,662 00	Profit and loss,	154,328 60
Time loans with collaterals,	3,583,433 35	Deposits:—	
Demand loans with collaterals,	989,942 51	Subject to check,	6,883,144 53
Expense account,	35,309 56	For payment of coupons, dividends and interest,	70,301 25
Boston Safe Deposit and Trust Company stock for distribution under by-laws,	8,200 00	Certificates of deposit,	412,878 96
Cash:—		Certified checks,	7,499 06
In office,	447,720 47	Trust funds,	91,827 77
In banks,	2,559,855 20	Special trusts,	497,755 47
	<u>\$10,025,123 09</u>		<u>\$10,025,123 09</u>

Trust Department.

United States bonds,	\$129,660 64	Trust accounts,	\$4,920,310 28
City, county and town bonds,	48,583 27	Income,	22,129 61
Bank stocks,	63,345 75		
Railroad bonds,	600,807 37		
Railroad stocks,	722,340 30		
Loans on real estate,	2,081,245 92		
Notes, with collaterals or sureties,	24,714 32		
Cash on hand,	91,827 77		
Sundry stocks and bonds,	153,325 50		
Water works bonds,	7,000 00		
Manufacturing stocks,	143,946 70		
Steamship company stock,	5,950 00		
Massachusetts Hospital Life Insurance Company, in trust,	65,000 00		
Real estate,	789,535 22		
Gas light company stock,	2,500 00		
Deposits in savings banks,	12,657 13		
	<u>\$4,942,439 89</u>		<u>\$4,942,439 89</u>

Date of examination by commissioners: December 5, 6 and 7.

CAMBRIDGE SAFE DEPOSIT AND TRUST COMPANY —
CAMBRIDGE.

Incorporated May 8, 1890. Commenced business Nov. 7, 1892.
JOSEPH B. RUSSELL, *President.* LOUIS W. CUTTING, *Treasurer and Secretary.*

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
State bonds,	\$10,000 00	Capital stock,	\$100,000 00
Railroad bonds,	11,500 00	Earnings undivided,	12,534 77
Miscellaneous bonds,	2,080 00	Deposits:—	
Loans to corporations,	95,000 00	Subject to check,	426,027 25
Time loans with collaterals,	196,450 00		
Demand loans with collaterals,	63,590 00		
Notes of individuals or firms,	24,975 93		
Expense account,	2,109 18		
Furniture and fixtures,	2,500 00		
Safe deposit vaults,	20,000 00		
Cash:—			
In office,	8,390 80		
In banks,	101,966 11		
	\$538,562 02		\$538,562 02

Date of examination by commissioners: December 10.

GLOUCESTER SAFE DEPOSIT AND TRUST COMPANY— GLOUCESTER.

Incorporated Feb. 20, 1891. Commenced business Jan. 18, 1892.

GEO. R. BRADFORD, *President.*

C. E. FISHER, *Treasurer and Secretary.*

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
United States bonds,	\$4,950 00	Capital stock,	\$100,000 00
State bonds,	13,000 00	Surplus fund,	8,000 00
City, county and town bonds,	19,800 00	Earnings undivided,	6,926 83
Bank stocks,	14,419 35	Profit and loss,	3,306 94
Railroad bonds,	6,000 00	Deposits :—	
Miscellaneous bonds,	9,755 00	Subject to withdrawal	
Loans on real estate,	156,584 00	on ten days' notice,	329,830 69
Loans to corporations,	85,150 00	Certificates of deposit,	56,898 75
Time loans with collaterals,	83,096 00		
Notes of individuals or firms,	84,411 04		
Expense account,	813 35		
Premium account,	1,350 00		
Safe deposit boxes,	1,200 00		
Interest paid,	3,247 22		
Stock of Gloucester Gas Light Company,	5,872 07		
Stock of Gloucester Net and Twine Company,	2,700 00		
Stock of Cape Ann Anchor Works,	5,300 00		
Cash :—			
In office,	1,556 55		
In banks,	55,758 63		
	<u>\$504,962 21</u>		<u>\$504,962 21</u>

Date of examination by commissioner : March 2.

HAVERHILL SAFE DEPOSIT AND TRUST COMPANY—
HAVERHILL.

Incorporated March 24, 1891. Commenced business Oct. 12, 1891.

CHARLES E. WIGGIN, *President.* O. E. LITTLE, *Treasurer.*
MELLEN A. PINGREE, *Secretary.*

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
United States bonds, . . .	\$8,000 00	Capital stock, . . .	\$200,000 00
Bank stocks, . . .	25,000 00	Surplus fund, . . .	20,000 00
Railroad bonds, . . .	10,000 00	Earnings undivided, . . .	6,012 86
Miscellaneous bonds, . . .	36,600 00	Profit and loss, . . .	11,202 72
Loans on real estate, . . .	33,648 00	Deposits:—	
Real estate owned, . . .	27,652 67	Payable on demand	253,171 16
Loans to corporations, . . .	46,587 20	or within 10 days,	
Time loans with collaterals, . . .	83,080 82		
Demand loans with collaterals, . . .	24,985 00		
Notes of individuals or firms, . . .	128,265 92		
Expense account, . . .	1,284 04		
Premium account, . . .	1,255 00		
Taxes paid, . . .	605 20		
Furniture and fixtures, . . .	2,000 00		
Safe deposit vaults, . . .	8,000 00		
Cash:—			
In office, . . .	6,026 39		
In banks, . . .	47,496 49		
	\$490,386 73		\$490,386 73

Date of examination by commissioner: June 16.

INTERNATIONAL TRUST COMPANY—BOSTON.

Incorporated March 25, 1879. Commenced business Dec. 31, 1879.

JOHN M. GRAHAM, *President.*

HENRY L. JEWETT, *Treasurer and Secretary.*

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
United States bonds, . . .	\$339,000 00	Capital stock, . . .	\$1,000,000 00
State bonds, . . .	110,000 00	Surplus fund, . . .	800,000 00
City, county and town bonds, . . .	475,054 78	Earnings undivided, . . .	117,700 04
Bank stocks, . . .	31,780 00	Profit and loss, . . .	118,534 95
Railroad stocks, . . .	26,977 48	Guarantee account, . . .	100,000 00
Railroad bonds, . . .	627,436 98	Deposits :—	
Miscellaneous bonds, . . .	158,938 61	Subject to check, . . .	6,209,347 45
Loans on real estate, . . .	154,300 39	For payment of coupons, etc., . . .	47,346 96
Real estate owned, . . .	500,000 00	Certificates of deposit, . . .	310,044 95
Loans to corporations, . . .	1,961,827 92	Sinking funds, corporations, . . .	250,205 10
Time loans with collaterals, . . .	1,056,154 70	Dividends unpaid, . . .	530 00
Demand loans with collaterals, . . .	826,866 18		
Notes of individuals or firms, . . .	1,181,447 40		
Expense account, . . .	22,401 85		
Safe deposit vaults, . . .	50,000 00		
Sinking fund bonds, . . .	229,435 69		
Miscellaneous stocks, . . .	183,841 05		
Cash :—			
In office, . . .	93,182 21		
In banks, . . .	925,064 21		
	\$8,953,709 45		\$8,953,709 45

Trust Department.

United States bonds, . . .	\$3,000 00	Trust accounts, . . .	\$1,167,242 84
City, county and town bonds, . . .	132,793 99	Income, . . .	8,998 40
Bank stocks, . . .	20,162 13		
Railroad bonds, . . .	100,635 00		
Railroad stocks, . . .	42,569 69		
Loans on real estate, . . .	9,000 00		
Notes of corporations, . . .	365,000 00		
Cash on hand, . . .	122,356 43		
Endowments and bequests (special trust), . . .	60,750 00		
Manufacturing company stocks, . . .	319,441 00		
Real estate owned, . . .	583 00		
	\$1,176,241 24		\$1,176,241 24

Date of examination by commissioners : October 17, 18 and 19.

LYNN SAFE DEPOSIT AND TRUST COMPANY—LYNN.

Incorporated April 20, 1887. Commenced business Dec. 1, 1888.

JOHN MACNAIR, *President.*

JAMES E. JENKINS, *Treasurer and Clerk.*

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
State bonds,	\$15,000 00	Capital stock, . . .	\$100,000 00
Bank stocks,	5,664 00	Surplus fund, . . .	60,000 00
Railroad bonds,	66,590 00	Profit and loss, . . .	3,687 60
Loans on real estate,	55,150 00	Deposits,	715,510 28
Loans to corporations,	28,700 00		
Time loans with collaterals,	137,947 40		
Demand loans with collaterals,	36,475 00		
Notes of individuals or firms,	416,666 65		
Premium account,	1,237 50		
Safe deposit vaults and fixtures,	25,000 00		
Cash:—			
In office,	20,132 20		
In banks,	70,635 13		
	\$879,197 88		\$879,197 88

Date of examination by commissioner: June 12.

MASSACHUSETTS HOSPITAL LIFE INSURANCE
COMPANY—BOSTON.

Incorporated Feb. 24, 1818.

ROBERT CODMAN, *President.*CHARLES F. CHOATE, *Actuary.*

BALANCE SHEET NOVEMBER 1, 1894.

ASSETS.		LIABILITIES.	
Mortgages,	\$9,998,751 07	Capital stock, . . .	\$500,000 00
Collateral and personal loans,	7,967,940 50	Surplus fund, . . .	108,046 16
Municipal bonds,	75,000 00	Interest,	1,270,832 31*
Bank stocks,	130,347 50	Deposits,	19,727,763 66
Railroad stocks,	444,200 00	Annuities on lives,	766,745 24
Railroad bonds and notes,	2,467,000 00	Mortgage guarantee fund,	56,425 17
Real estate,	600,000 00		
Expense account,	24,560 13		
Shares in capital stock, purchased and awaiting disposal,	1,717 50		
Cash:—			
In banks,	720,295 84		
	\$22,429,812 54		\$22,429,812 54

Date of examination by commissioner: December 27.

Also ninety-six (96) shares of the capital stock of the "Fifty Associates" the value of which is to us unknown, held in special trust, the income of which is received by this company, and the accumulations of which are included in the sum above named.

* Of this amount, \$750,725.00 is accrued interest on policies which is to be paid to depositors.

MASSACHUSETTS LOAN AND TRUST COMPANY —
BOSTON.

Incorporated June 3, 1870. Commenced business Jan. 11, 1873.

STEPHEN M. CROSBY, *President.* FRANK W. REYNOLDS, *Treasurer and Secretary.*

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
State bonds,	\$80,127 89	Capital stock,	\$1,000,000 00
Miscellaneous bonds,	129,381 41	Surplus fund,	200,000 00
Loans to corporations,	1,022,702 46	Earnings undivided,	50,388 66
Time loans with collaterals,	898,033 38	Profit and loss,	23,182 99
Demand loans with collaterals,	453,883 58	Deposits : —	
Notes of individuals or firms,	222,545 74	Subject to check,	1,585,835 69
Expense account,	8,429 67	For payment of con-	
Cash : —		pons, etc.,	7,218 35
In office,	12,532 07	Certificates of deposit,	66,189 31
In banks,	152,369 79	Sinking funds, corpo-	
		rations,	43,365 99
		Reserved for taxes,	3,825 00
	\$2,980,005 99		\$2,980,005 99

Date of examination by commissioners : December 14.

MATTAPAN DEPOSIT AND TRUST COMPANY — SOUTH BOSTON.

Incorporated March 7, 1891. Commenced business May 16, 1892.

R. J. MONKS, *President.*

WM. H. HIDDEN, Jr., *Actuary.*

W. S. FRETCH, Jr., *Secretary.*

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
State bonds,	\$5,000 00	Capital stock,	\$100,000 00
City, county and town bonds,	36,965 00	Surplus fund,	10,000 00
Railroad bonds,	36,000 00	Earnings undivided,	10,661 63
Loans on real estate,	28,450 00	Deposits:—	
Loans to corporations,	101,289 69	Subject to check,	436,175 98
Time loans with collaterals,	154,771 00	Certificates of deposit,	12,000 00
Demand loans with collaterals,	41,356 00		
Notes of individuals or firms,	65,888 20		
Expense account,	6,316 93		
Furniture and fixtures,	2,100 00		
Cash:—			
In office,	19,529 38		
In banks,	71,171 41		
	<hr/>		<hr/>
	\$568,837 61		\$568,837 61

Date of examination by commissioner: October 16.

MERCANTILE LOAN AND TRUST COMPANY—BOSTON.

Incorporated May 29, 1888. Commenced business Feb. 17, 1890.

HALES W. SUTER, *President.* JOHN E. GILCREAST, *Secretary.*
 RICHARD J. MONKS, *Actuary.*

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
State bonds,	\$15,000 00	Capital stock,	\$250,000 00
City, county and town bonds,	57,635 00	Earnings undivided,	16,509 96
Railroad stocks,	17,775 00	Profit and loss,	10,074 88
Railroad bonds,	41,786 25	Deposits:—	
Miscellaneous bonds,	1,000 00	Subject to check,	446,788 07
Loans on real estate,	52,400 00	For payment of coupons, etc.,	30 00
Loans to corporations,	140,213 37	Certificates of deposit,	20,033 14
Time loans with collaterals,	240,175 00	Sinking funds, railroad,	349 34
Demand loans with collaterals,	40,850 00		
Notes of individuals or firms,	35,556 59		
Expense account,	10,149 92		
Furniture and fixtures,	3,000 00		
Stock of Waterbury, Conn., Gas Light Company,	255 00		
Cash:—			
In office,	11,175 71		
In banks,	76,813 55		
	\$743,785 39		\$743,785 39

Trust Department.

City, county and town bonds,	\$3,000 00	Trust accounts,	\$76,023 11
Bank stocks,	4,239 75	Income,	1,399 26
Railroad stocks,	1,647 00		
Loans on real estate,	15,600 00		
Cash on hand,	2,035 62		
Savings bank deposits,	1,500 00		
Real estate,	49,400 00		
	\$77,422 37		\$77,422 37

Date of examination by commissioners: October 16.

MIDDLESEX SAFE DEPOSIT AND TRUST COMPANY—
LOWELL.

Incorporated May 29, 1888. Commenced business Oct. 15, 1894.

EDWARD M. TUCKER, *President.* WILLIAM M. SAWYER, *Treasurer and Secretary.*

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Real estate owned, . . .	\$25,000 00	Capital stock, . . .	\$100,000 00
Time loans with collaterals, . . .	12,000 00	Earnings undivided, . . .	276 59
Notes of individuals or firms, . . .	30,955 50	Deposits :—	
Expense account, . . .	456 55	Subject to check, . . .	30,700 68
Furniture and fixtures, . . .	8,735 52		
Safe deposit vaults, . . .	20,000 00		
Rent, . . .	1,712 51		
Cash :—			
In office, . . .	4,415 93		
In banks, . . .	27,701 26		
	\$130,977 27		\$130,977 27

Date of examination by commissioner : November 21.

**NEW BEDFORD SAFE DEPOSIT AND TRUST COMPANY —
NEW BEDFORD.**

Incorporated March 2, 1887. Commenced business June 28, 1888.

JOHN W. MACOMBER, *President.*

EDMUND W. BOURNE, *Treasurer.*

EDWARD T. TUCKER, *Secretary.*

BALANCE SHEET NOVEMBER 7, 1894.

ASSETS.		LIABILITIES.	
United States bonds,	\$40,000 00	Capital stock,	\$200,000 00
State bonds,	25,000 00	Earnings undivided,	1,327 50
Bank stocks,	2,500 00	Profit and loss,	16,000 00
Railroad bonds,	36,000 00	Deposits :—	
Miscellaneous bonds,	31,248 22	Subject to check,	463,004 47
Loans on real estate,	24,550 00	Due national banks,	9,054 61
Real estate owned,	40,000 00		
Real estate by foreclosure, . .	23,950 00		
Loans to corporations,	120,202 78		
Time loans with collaterals, . .	110,485 75		
Demand loans with collaterals, .	8,000 00		
Notes of individuals or firms, .	145,698 50		
Expense account,	764 39		
Premium account,	2,713 79		
Safe deposit vaults,	10,000 00		
Cash :—			
In office,	27,211 28		
In banks,	41,961 87		
	<hr/>		<hr/>
	\$689,386 58		\$689,386 58

Date of examination by commissioner: October 2.

NEW ENGLAND TRUST COMPANY—BOSTON.

Incorporated April 22, 1869.

WILLIAM ENDICOTT, *President.*N. H. HENCHMAN, *Secretary.*D. R. WHITNEY, *Actuary.*

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
United States bonds,	\$1,437,750 00	Capital stock,	\$1,000,000 00
State bonds,	608,715 80	Surplus fund,	1,000,000 00
City bonds,	15,000 00	Earnings undivided, . .	150,693 22
Railroad bonds,	917,784 45	Profit and loss,	305,997 00
Miscellaneous bonds and securi- ties,	23,962 37	Deposits,	15,871,028 36
Time loans,	7,667,456 66	For payment of cou- pons, bonds, etc., . .	131,234 42
Demand loans,	1,048,800 00	Sinking funds, rail- roads,	84,499 63
Expense account,	50,025 23		
Accounts receivable,	9,333 16		
Stock of New England Trust Company held for distribution under by-laws,	7,215 00		
Cash :—			
In office and banks,	6,757,409 96		
	\$18,543,452 63		\$18,543,452 63

Trust Department.

United States bonds,	\$1,142 01	Trust accounts,	\$1,997,166 33
City and town bonds,	45,419 74	Income,	30,273 62
Bank stocks,	119,054 28	Dividends,	2,383 18
Railroad bonds,	182,775 07		
Railroad stocks,	264,791 06		
Loans on real estate,	1,160,450 00		
Policies (general trust funds), .	85,010 32		
Manufacturing company's stocks,	32,455 00		
Real estate,	63,250 00		
Deposits in savings banks, . .	5,836 07		
Miscellaneous stocks and bonds,	20,809 71		
Cash,	48,829 89		
	\$2,029,823 13		\$2,029,823 13

Date of examination by commissioners : April 30 and May 3.

NEWTON CENTRE TRUST COMPANY—NEWTON CENTRE.

Incorporated March 22, 1894. Commenced business July 12, 1894.

DWIGHT CHESTER, *President.*

WILLIAM R. DRESSER, *Treasurer.*

ERASTUS T. COLBURN, *Secretary.*

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Railroad bonds,	\$13,000 00	Capital stock,	\$100,000 00
Loans on real estate,	38,878 00	Earnings undivided,	2,631 89
Loans to corporations,	10,000 00	Deposits :—	
Demand loans with collaterals,	22,975 00	Subject to check,	115,875 73
Notes of individuals or firms,	76,964 35	Certificates of deposit,	2,615 00
Expense account,	792 04		
Premium account,	467 50		
Cash :—			
In office,	6,765 50		
In banks,	51,280 22		
	<hr/>		<hr/>
	\$221,122 61		\$221,122 61

Date of examination by commissioner : November 12.

OLD COLONY TRUST COMPANY—BOSTON.

Incorporated May 8, 1890. Commenced business June 13, 1890.

T. JEFFERSON COOLIDGE, Jr., *President.* C. S. TUCKERMAN, *Treasurer.*
E. A. PHIPPEN, *Secretary.*

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
United States bonds, . . .	\$397,687 50	Capital stock, . . .	\$1,000,000 00
Miscellaneous bonds, . . .	290,905 00	Surplus fund, . . .	500,000 00
Time loans with collaterals, .	3,108,147 50	Earnings undivided,	262,816 71
Demand loans with collaterals, .	596,910 25	Deposits :—	
Other time loans, . . .	4,411,353 06	Subject to check, . . .	10,197,732 91
Safe deposit vaults, . . .	60,000 00	For payment of cou-	
Cash :—		pons, etc., . . .	172,445 75
In office,	674,900 71	Certificates of deposit,	19,677 68
In banks,	2,612,769 03		
	\$12,152,673 05		\$12,152,673 05

Date of examination by commissioners : November 7, 8 and 9.

PLYMOUTH COUNTY SAFE DEPOSIT AND TRUST COMPANY — BROCKTON.

Incorporated June 14, 1892. Commenced business Sept. 1, 1893.

ZIBA C. KEITH, *President.*

ISAAC N. NUTTER, *Treasurer.*

ROBERT O. HARRIS, *Secretary.*

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
State bonds,	\$10,000 00	Capital stock, .. .	\$100,000 00
City, county and town bonds,	16,000 00	Surplus fund,	1,000 00
Miscellaneous bonds,	5,000 00	Earnings undivided,	777 84
Loans on real estate,	37,720 00	Deposits : —	
Real estate owned,*	25,000 00	Subject to check,	184,103 90
Time loans with collaterals,	45,646 00	Certificates of deposit,	54,220 96
Demand loans with collaterals,	69,793 80	Dividends unpaid,	210 00
Notes of individuals or firms,	63,354 19	Due national banks,	2,794 58
Expense account,	5,647 43		
Premium account,	805 50		
Taxes paid,	1,329 75		
Furniture and fixtures,	10,750 00		
Safe deposit vaults,	25,000 00		
Insurance,	826 14		
Real estate improvement account,	5,537 80		
Cash : —			
In office,	6,299 43		
In banks,	14,397 24		
	\$343,107 28		\$343,107 28

Date of examination by commissioner : October 23.

* This company is also liable for a mortgage of \$40,000 on its real estate.

SECURITY SAFE DEPOSIT AND TRUST COMPANY —
LYNN.

Incorporated April 26, 1890. Commenced business Jan. 15, 1891.

D. J. LORD, *President.* A. C. R. SMITH, *Treasurer.*
N. EVERETT SILSBEE, *Secretary.*

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
United States bonds,	\$25,750 00	Capital stock,	\$200,000 00
City, county and town bonds,	9,750 00	Surplus fund,	50,000 00
Bank stocks,	4,000 00	Earnings undivided,	11,589 41
Miscellaneous bonds and stocks,	75,495 00	Profit and loss,	22,683 18
Loans on real estate,	74,150 00	Deposits,	834,021 48
Time loans with collaterals,	325,272 01	Certificates of deposit,	201,160 82
Demand loans with collaterals,	38,235 00	Safe deposit vault,	
Notes of individuals or firms,	546,421 17	sinking fund,	1,576 25
Expense account,	2,544 40		
Premium account,	2,250 00		
Taxes paid,	1,604 00		
Furniture and fixtures,	27,932 13		
Cash : —			
In office,	29,767 09		
In banks,	157,860 34		
	\$1,321,031 14		\$1,321,031 14

Trust Department.

Bank stocks,	\$8,624 00	Trust accounts,	\$24,164 91
Loans on real estate,	13,900 00	Income,	221 66
Cash on hand,	737 57		
Stock of Naumkeag Steam Cotton Company,	1,125 00		
	\$24,386 57		\$24,386 57

Date of examination by commissioner: June 5.

SPRINGFIELD SAFE DEPOSIT AND TRUST COMPANY— SPRINGFIELD.

Incorporated June 18, 1885. Commenced business June 1, 1886.

J. G. MACKINTOSH, *President.*

W. A. LINCOLN, *Treasurer.*

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
United States bonds,	\$55,000 00	Capital stock,	\$300,000 00
State bonds,	50,000 00	Surplus fund,	100,000 00
City, county and town bonds,	64,903 36	Earnings undivided,	44,351 72
Bank stocks,	1,500 00	Reserve for taxes,	3,900 00
Railroad bonds,	48,200 00	Deposits :—	
Loans to corporations,	779,450 71	Subject to check,	1,174,123 29
Time loans with collaterals,	150,600 97	Trust fund income	
Demand loans with collaterals,	406,000 00	account,	702 11
Notes of individuals or firms,	243,036 37	Certificates of deposit,	445,019 07
Expense account,	1,829 19	General trust fund,	600 00
Furniture and fixtures and safe		Treasurer's checks	
deposit vaults,	25,000 00	outstanding,	2,010 46
Suspense account,	3,319 00	Due to bank (collec-	
Coupon account,	5,277 00	tions)	17,460 95
Due from banks,	10,310 41		
Demand interest account,	252 73		
Cash :—			
In office,	70,791 87		
In banks,	172,695 99		
	<hr/>		<hr/>
	\$2,088,167 60		\$2,088,167 60

Trust Department.

City, county and town bonds,	\$5,000 00	Trust accounts,	\$112,856 76
Bank stocks,	4,460 00	Income,	702 11
Railroad bonds,	10,000 00		
Railroad stocks,	2,100 00		
Loans on real estate,	74,100 00		
Notes of corporations,	1,000 00		
Cash on hand,	1,471 03		
Real estate held,	11,400 00		
Deposits in savings banks,	4,027 84		
	<hr/>		<hr/>
	\$113,558 87		\$113,558 87

Date of examination by commissioners : October 24 and 25

STATE STREET SAFE DEPOSIT AND TRUST COMPANY
— BOSTON.

Incorporated April 13, 1891. Commenced business July 1, 1891.
MOSES WILLIAMS, *President.* CHARLES LOWELL, *Actuary and Treasurer.*

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
United States bonds,	\$5,023 75	Capital stock,	\$300,000 00
State bonds,	45,000 00	Surplus fund,	14,170 15
City, county and town bonds,	168,667 47	Deposits : —	
Bank stocks,	28,460 00	Subject to check,	1,250,029 56
Railroad stocks,	34,398 45	For payment of coupons,	3,903 00
Railroad bonds,	62,106 25	Certificates of deposit,	4,405 62
Miscellaneous bonds,	51,868 07	Dividends unpaid,	80 00
Loans on real estate,	9,000 00	Taxes,	4,240 00
Time loans with collaterals,	393,744 25		
Demand loans with collaterals,	451,233 73		
Expense account,	1,622 03		
Cash : —			
In office,	35,076 46		
In banks,	292,627 87		
	\$1,576,828 33		\$1,576,828 33

Trust Department.

Bank stocks,	\$4,306 00	Trust accounts,	\$127,546 81
Railroad bonds,	400 00	Income,	492 89
Railroad stocks,	93,029 75		
Loans on real estate,	18,100 00		
Cash on hand,	3,882 96		
Savings banks deposits,	1,001 00		
Real estate,	2,000 00		
Miscellaneous stocks,	5,320 00		
	\$128,039 70		\$128,039 70

Date of examination by commissioners : October 3 and 4.

WORCESTER SAFE DEPOSIT AND TRUST COMPANY — WORCESTER.

Incorporated March 16, 1868. Commenced business May 1, 1869.

EDWARD F. BISCO, *President.*

SAMUEL H. CLARY, *Treasurer and Secretary.*

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Bank stocks,	\$13,400 00	Capital stock, . . .	\$200,000 00
Railroad bonds,	152,000 00	Surplus fund, . . .	100,000 00
Loans on real estate,	35,300 00	Earnings undivided, . . .	5,356 86
Real estate owned,	60,000 00	Profit and loss, . . .	20,766 92
Loans to corporations,	1,163,535 18	Deposits : —	
Time loans with collaterals,	187,850 72	Subject to check, . . .	2,170,306 47
Demand loans with collaterals,	21,427 15	Certificates of deposit, . . .	12,385 00
Notes of individuals or firms,	461,244 30	Dividends unpaid, . . .	40 50
Expense account,	2,013 73		
Safe deposit vaults,	20,000 00		
Clearing house fund,	1,000 00		
Cash : —			
In office,	160,542 10		
In banks,	230,542 57		
	<u>\$2,508,855 75</u>		<u>\$2,508,855 75</u>

Trust Department.

City, county and town bonds,	\$95,190 00	Trust accounts, . . .	\$785,584 63
Bank stocks,	33,399 00	Income,	323 51
Railroad bonds,	133,290 00		
Railroad stocks,	150,296 65		
Loans on real estate,	215,200 00		
Notes of corporations,	50,000 00		
Notes, with collaterals or sureties,	15,202 46		
Cash on hand,	1,772 40		
Real estate,	55,600 00		
Savings bank deposits,	11,207 63		
Miscellaneous bonds,	5,000 00		
Miscellaneous stocks,	19,750 00		
	<u>\$785,908 14</u>		<u>\$785,908 14</u>

Date of examination by commissioners : September 28.

List of Safe Deposit, Loan and Trust Companies chartered by this Commonwealth and now transacting Business, giving the Amount of Capital, Surplus, Deposits, Trust Funds, etc., Oct. 31, 1894.

NAME OF COMPANY.	Date of Incorporation.	Capital.	Surplus or Guaranty Fund.	Undivided Earnings.	Deposits.	Trust Funds.	Cash on Hand and in Banks.
American Loan and Trust Company, Boston,	Mar. 12, 1881,	\$1,000,000 00	\$500,000 00	\$124,890 20	\$5,457,457 61	-	\$2,579,430 55
Bay State Trust Company, Boston,	April 4, 1887,	200,000 00	25,000 00	48,621 27	2,249,988 91	-	588,431 68
Beacon Trust Company, Boston,	June 14, 1892,	200,000 00	-	20,839 30	426,998 92	-	132,517 65
B. M. C. Durfee Safe Deposit and Trust Company, Fall River, .	Mar. 16, 1887,	400,000 00	-	58,978 20	1,285,124 22	\$35,000 00	141,905 49
Boston Safe Deposit and Trust Company, Boston,	April 13, 1867,	1,000,000 00	800,000 00	261,716 05	7,963,407 04	4,942,439 89	3,007,575 67
Cambridge Safe Deposit and Trust Company, Cambridge, . . .	May 8, 1890,	100,000 00	-	12,534 77	426,027 25	-	110,356 91
Gloucester Safe Deposit and Trust Company, Gloucester, . .	Feb. 20, 1891,	100,000 00	8,000 00	10,282 77	386,729 44	-	57,315 18
Haverhill Safe Deposit and Trust Company, Haverhill, . . .	Mar. 24, 1891,	200,000 00	20,000 00	17,215 58	253,171 15	-	53,522 88
International Trust Company, Boston,	Mar. 25, 1879,	1,000,000 00	900,000 00	236,234 99	6,566,789 36	1,176,241 24	1,018,246 42
Lowell Trust Company, Lowell,	May 23, 1890,	125,000 00	-	29,018 00	1,647,904 53	-	420,590 17
Lynn Safe Deposit and Trust Company, Lynn,	April 20, 1887,	100,000 00	60,000 00	3,687 60	715,510 28	-	90,767 33
Massachusetts Hospital Life Insurance Company, Boston, . .	Feb. 24, 1818,	500,000 00	108,046 16	1,230,832 81	19,727,763 66	-	720,295 84
Massachusetts Loan and Trust Company, Boston,	June 3, 1870,	1,000,000 00	208,000 00	73,571 05	1,659,243 35	-	164,901 86
Mattapan Deposit and Trust Company, South Boston,	Mar. 7, 1891,	100,000 00	10,000 00	10,661 63	448,175 98	-	90,700 79
Mercantile Loan and Trust Company, Boston,	May 29, 1888,	250,000 00	-	26,584 84	466,851 21	77,422 37	87,989 26
Middlesex Safe Deposit and Trust Company, Lowell,	May 29, 1888,	100,000 00	-	276 59	80,700 68	-	32,117 19
New Bedford Safe Deposit and Trust Company, New Bedford, .	Mar. 2, 1887,	200,000 00	-	17,327 50	463,004 47	-	68,273 15
<i>Amounts carried forward, . . . . .</i>	. . . . .	\$6,575,000 00	\$2,639,046 16	\$2,183,222 65	\$50,174,798 06	\$6,281,103 50	\$9,165,238 02

List of Safe Deposit, Loan and Trust Companies, etc. — Concluded.

NAME OF COMPANY.	Date of Incorporation.	Capital.	Surplus or Guaranty Fund.	Undivided Earnings.	Deposits.	Trust Funds.	Cash on Hand and in Banks.
<i>Amounts brought forward,</i>	. . .	\$6,575,000 00	\$2,639,046 16	\$2,183,222 65	\$50,174,798 06	\$6,231,103 50	\$9,165,238 02
New England Trust Company, Boston, . . .	April 22, 1869,	1,000,000 00	1,000,000 00	456,000 22	15,871,028 36	2,029,828 13	6,757,409 96
Newton Centre Trust Company, Newton Centre, . . .	Mar. 22, 1894,	100,000 00	-	2,031 89	118,490 72	-	58,045 72
Old Colony Trust Company, Boston, . . .	May 8, 1890,	1,000,000 00	500,000 00	262,316 71	10,389,356 34	-	3,287,669 74
Plymouth County Safe Deposit and Trust Company, Brockton, .	June 14, 1892,	100,000 00	1,000 00	777 84	238,324 86	-	20,696 67
Security Safe Deposit and Trust Company, Lynn, . . .	April 26, 1890,	200,000 00	50,000 00	34,272 59	1,036,182 30	24,386 57	187,627 43
Springfield Safe Deposit and Trust Company, Springfield, . .	June 18, 1885,	300,000 00	100,000 00	44,351 72	1,619,142 36	113,568 87	243,487 86
State Street Safe Deposit and Trust Company, Boston, . . .	April 13, 1891,	300,000 00	14,170 15	-	1,258,338 18	128,039 70	327,704 33
Worcester Safe Deposit and Trust Company, Worcester, . . .	Mar. 16, 1868,	200,000 00	100,000 00	26,128 78	2,182,691 47	785,908 14	391,084 67
		\$9,775,000 00	\$4,404,216 31	\$3,010,877 40	\$82,887,852 65	\$9,312,819 91	\$20,438,964 40

APPENDIX.

STATUTES

RELATING TO

SAVINGS BANKS AND INSTITUTIONS

FOR SAVINGS.

STATUTE

RELATING TO

SAVINGS BANKS AND INSTITUTIONS FOR SAVINGS.

[Chapter 317, Acts of 1894.]

BOARD OF COMMISSIONERS OF SAVINGS BANKS.		Sect.	BUSINESS TO BE TRANSACTED AT BANK- ING HOUSE ONLY.		Sect.
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BOARD OF COMMISSIONERS OF SAVINGS BANKS.

Commissioners of savings banks, appointment, tenure of office, etc.
P. S., 116, 1.
1889, 321.

SECTION 1. The board of commissioners of savings banks shall consist of three commissioners appointed by the governor, with the advice and consent of the council, subject to removal in like manner, each of whom shall be sworn and shall hold office for the term of three years, unless sooner removed. Upon the occurrence of a vacancy before the expiration of a term an appointment shall be made for the remainder of the term. The governor shall designate a member of said board to be the chairman thereof.

Compensation and allowances.
P. S., 116, 2.
1886, 252.
1889, 77, 321.
1892, 248.

SECTION 2. The annual salary of the chairman of the board shall be three thousand five hundred dollars, that of the other commissioners three thousand dollars each. The board may employ two clerks; the annual salary of the first clerk shall be two thousand dollars, that of the second clerk one thousand two hundred dollars. The board shall also be allowed its necessary office expenses and the actual expenses incurred in travelling in the discharge of its official duties.

To visit and examine every bank annually.
P. S., 116, 3.
1888, 61.

SECTION 3. The commissioners, or one of them, shall visit once in every year, and as much oftener as they deem expedient, every savings bank and institution for sav-

APPENDIX.

v

ings incorporated by authority of this Commonwealth, and when such institutions are connected with a national bank they shall make such arrangements with the national bank examiner, if possible, that their visits shall be simultaneous. At such visits they shall have free access to the vaults, books and papers, and shall thoroughly inspect and examine all the affairs of each of said corporations, and make such inquiries as may be necessary to ascertain its condition and ability to fulfil all its engagements, and whether it has complied with the provisions of law. They shall preserve in a permanent form a full record of their proceedings, including a statement of the condition of each of said corporations.

SECTION 4. Either of the commissioners may summon all trustees, officers or agents of any such corporation, and such other witnesses as he thinks proper, in relation to the affairs, transactions and condition of the corporation, and for that purpose may administer oaths; and whoever refuses, without justifiable cause, to appear and testify when thereto required, or obstructs a commissioner in the discharge of his duty, shall be punished by fine not exceeding one thousand dollars, or imprisonment not exceeding one year.

May summon and examine officers, etc.; penalty for obstructing commissioner, etc. P. S., 116, 4.

SECTION 5. Upon the certificate under oath of any five or more officers, trustees, creditors or depositors of any such corporation, setting forth their interest and the reasons for making such examination, directed to the commissioners and requesting them to examine such corporation, they shall forthwith make a full investigation of its affairs in the manner before provided.

To examine bank on request of five officers or creditors, etc. P. S., 116, 5.

SECTION 6. The commissioners, if upon any examination any such corporation appears to be insolvent, or its condition such as to render its further proceeding hazardous to the public or to those having funds in its custody, shall apply, or if such corporation appears to have exceeded its powers or failed to comply with any rule, restriction or condition provided by law, they may apply to a justice of

Proceedings when bank is insolvent, or in a hazardous condition. P. S., 116, 6.

the supreme judicial court to issue an injunction restraining such corporation, in whole or in part, from further proceeding with its business until a hearing can be had. Such justice may, with or without previous notice, issue such injunction, and, after a full hearing, may dissolve or modify it or make it perpetual, and may make such orders and decrees according to the course of proceedings in equity to restrain or prohibit the further prosecution of the business of the corporation as may be needful in the premises; and may appoint one or more receivers to take possession of its property and effects, subject to such directions as may from time to time be prescribed by the court or a justice thereof.

Schedule of property to be made and delivered to receivers, etc.
P. S., 116, 7.

SECTION 7. When receivers are so appointed the treasurer of the corporation shall make a schedule of all its property; and its treasurer, board of investment, and other officers transferring its property to the receivers shall make oath that said schedule sets forth all the property which the corporation owns or is entitled to. The treasurer shall deliver said schedule to the receivers and a copy thereof to the commissioners, who may at any time examine under oath such treasurer, board of investment, or other officers, in order to determine whether or not all the property which the corporation owns or is entitled to has been transferred to the receivers.

Commissioners to examine accounts, etc., of receivers annually.
P. S., 116, 8.

SECTION 8. The commissioners, or one of them, shall at least once in every year, and as much oftener as they deem expedient, examine the accounts and doings of all said receivers; and shall carefully examine and report upon all accounts and reports of receivers made to the supreme judicial court and referred to the commissioners by the court; and, for the purposes of this section, shall have free access to the books and papers relating to the transactions of such receivers, and may examine them under oath relative to such transactions.

To report violations of law.
P. S., 116, 9.

SECTION 9. The commissioners, if in their opinion any such corporation or its officers or trustees have violated any

law in relation to savings banks or institutions for savings, shall forthwith report the same, with such remarks as they deem expedient, to the attorney-general, who shall forthwith institute a prosecution for such violation in behalf of the Commonwealth.

SECTION 10. The commissioners, whenever in their opinion any such receiver has violated his duty, shall present the facts to the supreme judicial court.

To report violations of law by receivers.
P. S., 116, 10.

SAVINGS BANKS AND INSTITUTIONS FOR SAVINGS.

SECTION 11. All savings banks or institutions for savings, incorporated under the authority of this Commonwealth, may exercise the powers, and shall be governed by the rules, and subject to the duties, liabilities and provisions contained in the following sections, so far as the same are consistent with the provisions of their respective charters; and any such corporation may, by vote at its annual meeting or at a meeting called for the purpose, accept any provision of said sections which is inconsistent with its charter.

Powers and duties of savings banks and institutions for savings.
P. S., 116, 11.

SECTION 12. The general court may make other or further regulations for the government of such corporations, or may take away their corporate powers; and every such corporation and its officers shall be subject to examination by any committee of the general court appointed for the purpose, who may examine into the doings of the corporation, and shall have free access to its books and vaults. An officer of such corporation, or other person having charge of its books and property, who refuses or neglects to exhibit the same to such committee, or who in any way obstructs its examination thereof, shall be punished by fine not exceeding ten thousand dollars, or imprisonment not exceeding three years.

General court may make further regulations, etc.
P. S., 116, 12.

Penalty for obstructing examination.

OFFICERS AND MEETINGS.

Officers.
P. S., 116, 13.

SECTION 13. The officers of every such corporation shall consist of a president, one or more vice presidents, a board of not less than nine trustees, a treasurer, clerk, and such other officers as it may find necessary for the management of its affairs. The president, vice president and trustees shall be chosen from the members, and no person shall hold any office in two such corporations at the same time. Such officers shall be sworn, and shall hold their several offices until others are chosen and qualified in their stead, except in the cases hereinafter provided otherwise.

Treasurer to
give bond, etc.
P. S., 116, 14.
1886, 93.
1889, 180.
1893, 254, § 1.

SECTION 14. The treasurer shall give bond for the faithful discharge of his duties, to the satisfaction of the trustees, and shall file with the board of commissioners of savings banks an attested copy of his bond, with a certificate of the custodian of the bond that the original is in his possession. The treasurer shall notify said board of any change thereafter made therein. If a treasurer fails, within ten days from the date thereof, to file a copy of his bond, or to notify the board of any change therein as required by this act, he shall be liable to a penalty of fifty dollars. The board shall keep a record showing when said bonds expire, and the changes so notified, and, whenever in their judgment it is necessary for the security of the depositors, shall require a new bond in such amount and with such sureties as said board may approve. The treasurer of every such corporation shall give a new bond as often as once in five years. The provisions of this section shall apply also to vice treasurers and assistant treasurers, if such offices are created under the provisions of section thirteen.

Choice and ap-
pointment of
officers.
P. S., 116, 15.

SECTION 15. The officers of every such corporation, except the treasurer, vice treasurer and assistant treasurer, shall be chosen at its annual meetings to be holden at such time as the by-laws direct, anything in its char-

ter to the contrary notwithstanding. The treasurer, vice treasurer and assistant treasurer shall be appointed by the trustees and shall hold office during their pleasure. If an office becomes vacant during the year the trustees may appoint a person to fill the same until it is filled at the next annual meeting; and if a person chosen or appointed does not, within thirty days thereafter, take the oath, his office shall thereupon become vacant. The person acting as clerk at such meeting shall, within ten days thereafter, notify all persons elected to an office; and within thirty days thereafter shall publish in some newspaper published within the county a list of all persons who have taken the oath of office to which they were elected. A clerk neglecting to make such notification or publication, or making a false publication, and any person who knowingly publishes or circulates, or knowingly causes to be published or circulated, a printed notice containing the name of a person as an officer of any such corporation who has not taken the oath of office, shall be liable to a penalty of fifty dollars.

Vacancies.

Clerk to notify persons elected, and publish list.

Penalty.
P. S., 116, 15.
1893, 254, § 2.

SECTION 16. Every such corporation may at any time hold special meetings by order of its trustees; and its clerk shall also notify special meetings upon the requisition in writing of any ten members of the corporation. Notice of all meetings shall be given by public advertisement in some newspaper of the county where the corporation is established, and by seasonably mailing to each member a written or printed notice of such meeting.

Special meetings.
P. S., 116, 16.
1884, 150.

SECTION 17. Every such corporation may, at a legal meeting, elect by ballot any citizen of this Commonwealth to be a member thereof; and any person may, at an annual meeting, cease to be a member, if he has filed with the clerk a written notice of his intention so to do three months at least before such meeting. If a member fails to attend two consecutive annual meetings his membership may be declared forfeited by vote of the corporation at its next annual meeting. Such action and vote recorded shall

Members.
P. S., 116, 17.
1888, 120.
1890, 222.

be considered evidence of forfeiture of membership. No person shall continue to be a member after removing from the Commonwealth.

Regular meet-
ings of trustees.

SECTION 18. A regular meeting of the board of trustees of every such corporation shall be held as often as once in three months, for the purpose of receiving the report of its treasurer and for the transaction of other business. A quorum shall consist of not less than seven trustees, but less than a quorum may adjourn from time to time or until the next regular meeting. At each regular meeting the trustees shall cause to be prepared a statement showing the condition of the corporation as it appears upon its books, in the form of a trial balance of its accounts, and such statement shall be posted in a conspicuous place in its banking room, and there remain until the next regular meeting of said board. A record shall be made at each meeting of the transactions of the trustees and the names of those present. If a trustee fails both to attend the regular meetings of the board and to perform any of the duties devolving upon him as such trustee, for six consecutive months, his office shall thereupon become vacant. A record of such vacancy shall be entered upon the books of the corporation and a transcript of such record shall be sent by mail to the person whose office is thus made vacant. The trustees shall cause to be published semi-annually in some newspaper published in the county in which said corporation is located the names of the members of the board of investment or other officers of such corporation charged with the duty of investing its funds. The first publication thereof shall be within thirty days of the election of said officers and the second publication at the expiration of six months therefrom.

Quorum, state-
ment of condi-
tion, records,
etc.
P. S., 116, 18.
1888, 96.
187 Mass. 430.

Names of in-
vesting officers
to be published,
etc.
1882, 50.

BUSINESS TO BE TRANSACTED AT BANKING HOUSE ONLY.

Business to be
transacted at
banking house
only, etc.
1884, 253.
1889, 91.

SECTION 19. Every such corporation shall carry on its usual business at its banking house only, and no deposit shall be received nor payment on account of deposits be

made by such corporation or by any person on its account in any other place than at its banking house, which shall be in the city or town in which such corporation is established: *provided, however*, that its annual meeting and meetings of its trustees may be held at other places in the city or town where it is located. Proviso.

DEPOSITS, LOANS AND INVESTMENTS.

SECTION 20. Every such corporation may receive deposits from any person until they amount to one thousand dollars; and may allow interest upon such deposits, and upon the interest accumulated thereon, until the principal, with the accrued interest, amounts to one thousand six hundred dollars; and thereafter upon no greater sum than one thousand six hundred dollars; but the limitations contained in this section shall not apply to deposits by religious or charitable corporations, or to deposits made in the name of a judge of probate court or by order of any court. Amount of certain deposits limited.
P. S., 116, 19.
1889, 86 and 449.

SECTION 21. Deposits and the income derived therefrom shall be invested only as follows:— Investment of deposits, etc.
P. S., 116, 20.

First. On first mortgages of real estate, situated in this Commonwealth, to an amount not to exceed sixty per cent. of the valuation of such real estate; but not exceeding seventy per cent. of the whole amount of deposits shall be so invested; and no loan on mortgage shall be made except upon the report of not less than two members of the board of investment, who shall certify to the value of the premises to be mortgaged, according to their best judgment, and such report shall be filed and preserved with the records of the corporation. First mortgages of real estate.
P. S., 116, 20,
cl. 1.

Second. a. In the public funds of the United States, or of any of the New England states, or of the state of New York. Public funds.
P. S., 116, 20,
cl. 2.
140 Mass. 535.

b. In the bonds or notes of any county, city or town of this Commonwealth. P. S., 116, 20,
cl. 2.

c. In the bonds or notes of any incorporated district in this Commonwealth whose net indebtedness does not ex- 1885, 111.

ceed five per cent. of the last preceding valuation of the property therein for the assessment of taxes.

P. S., 116, 20,
cl. 2.

d. In the bonds or notes of any city of the states of Maine, New Hampshire, Vermont, Rhode Island or Connecticut, whose net indebtedness does not exceed five per cent. of the last preceding valuation of the property therein for the assessment of taxes; or of any county or town of said states whose net indebtedness does not exceed three per cent. of such valuation.

P. S., 116, 20,
cl. 2.

e. In the notes of any citizen of this Commonwealth with a pledge of any of the aforesaid securities at no more than the par value thereof.

1885, 124.
1888, 90.
1890, 369.

f. In the legally authorized bonds of the states of Pennsylvania, Ohio, Michigan, Indiana, Illinois, Wisconsin and Iowa, and of the District of Columbia, and in the legally authorized bonds for municipal purposes, and refunding bonds issued to take up at maturity bonds which have been issued for other than municipal purposes, but on which the interest has been fully paid, of any city of the aforesaid states and of the state of New York, which has at the date of such investment more than thirty thousand inhabitants, as established by the last national or state census, or city census, certified to by the city clerk or treasurer of said city and taken in the same manner as a national or state census, preceding such investment, and whose net indebtedness does not exceed five per cent. of the valuation of the taxable property therein, to be ascertained by the last preceding valuation of property therein for the assessment of taxes; and in the note or notes of any citizen of this Commonwealth, with a pledge as collateral of any of the aforesaid securities, the amount invested in such note or notes not to exceed in any case eighty per cent. of the market value of the securities pledged.

Net indebted-
ness.
1883, 127.

The term "net indebtedness" in this statute shall be construed to denote the indebtedness of any city, town or district, omitting debt created for supplying the inhabitants with water, and deducting the amount of sinking funds available for the payment of such indebtedness.

Third. a. In the first mortgage bonds of any railroad company incorporated under the authority of any of the New England states and whose road is located wholly or in part in the same, and which is in possession of and operating its own road, and has earned and paid regular dividends for the two years next preceding such investment.

Railroad bonds,
notes, etc.
P. S., 116, 20,
cl. 3.
1887, 196.
140 Mass. 535.

b. In the first mortgage bonds, guaranteed by such railroad company, of any railroad company so incorporated whose road is thus located.

P. S., 116, 20,
cl. 3.
1887, 196.

c. In the bonds or notes of any railroad company incorporated under the laws of this Commonwealth and whose road is located wholly or in part therein, and is unencumbered by mortgage and which has paid a dividend of not less than five per cent. per annum for two years next preceding such investment.

P. S., 116, 20,
cl. 3.
1887, 196.

d. In the first mortgage bonds of any railroad company incorporated under the authority of any of the New England states and whose road is located wholly or in part in the same, and has earned and paid regular dividends for the two years next preceding such investment on all its issues of capital stock, notwithstanding the road of such company may be leased to some other railroad company.

1889, 305.

e. In the bonds and notes of the Fitchburg Railroad Company issued according to law.

1887, 113.

f. In the bonds and notes of the Old Colony Railroad Company issued according to law, notwithstanding the mortgages on that part of its railroad formerly belonging to the Boston, Clinton, Fitchburg and New Bedford Railroad Company.

1883, 134.

g. In the bonds and notes of the Boston and Lowell Railroad Corporation issued according to law, notwithstanding the mortgages on those portions of its railroad formerly belonging to the Salem and Lowell Railroad Company and the Lowell and Lawrence Railroad Company.

1898, 53.

h. In the bonds and notes of the Boston and Maine Railroad issued according to law, notwithstanding any

1888, 250, § 2.

mortgages on that part of its railroad, franchises and property formerly belonging to the Eastern Railroad Company, the Eastern Railroad in New Hampshire, or the Portsmouth, Great Falls and Conway Railroad.

1890, 298.

i. In the first mortgage bonds of the Concord and Montreal Railroad, notwithstanding such company be formed by the union of two or more companies, only one of which has paid regular dividends for the two years next preceding such investment on all its issues of capital stock, and notwithstanding the mortgage indebtedness existing on that part of its road formerly belonging to the Boston, Concord and Montreal Railroad: *provided, however*, that said bonds shall be issued in whole or in part to renew and refund said existing mortgage indebtedness, and that an amount of such bonds equal at the par value to the amount of such existing mortgage indebtedness shall, by the terms of the mortgage securing the same, be made applicable exclusively to the payment of such existing mortgage indebtedness and, for the purpose of securing such payment at the maturity of the same, shall be deposited with and held by such trust company, incorporated under the laws of this Commonwealth and doing business in the city of Boston, as may be approved by the board of commissioners of savings banks.

1890, 394.

j. In the bonds of the Maine Central Railroad Company, known as the Consolidated Mortgage Bonds, notwithstanding the existence of a mortgage indebtedness not matured upon the whole or a part of the road of said railroad company: *provided, however*, that said bonds be issued in whole or in part to renew and refund said existing first mortgage indebtedness, and that an amount of such bonds equal at the par value to the amount of such existing mortgage indebtedness shall, by the terms of the mortgage securing the same, be made applicable exclusively to the payment of such existing mortgage indebtedness; and for the purpose of securing such payment at the maturity of the same, said bonds shall be deposited with and held by

such trust company, incorporated under the laws of this Commonwealth and doing business in the city of Boston, as may be approved by the board of commissioners of savings banks.

k. In the note or notes of any citizen of this Commonwealth with a pledge as collateral of any of the aforesaid securities at no more than the par value thereof. P. S., 116, 20, cl. 3.
1887, 196.
1888, 213.

l. In the note or notes of any citizen of this Commonwealth with a pledge as collateral, of shares of the capital stock of any railroad company incorporated under the authority of any of the New England states and whose road is located wholly or in part therein and which is in possession of and operating its own road and has earned and paid regular dividends of not less than five per cent. per annum on all its issues of capital stock for five years next preceding the date of such note or notes, or any renewal thereof, and at no more than seventy-five per cent. of the market value thereof, such note or notes to be made payable on demand and to be paid or renewed within one year of the date thereof. Loans on railroad stock.
1887, 196.

m. Street railway companies shall not be considered railroad companies within the meaning of this section. P. S., 116, 20, cl. 3.

Fourth. In the bonds of the New York and New England Railroad Company issued according to law, and for the payment of the principal and interest of which first mortgages, made as provided in chapter three hundred and one of the acts of the year eighteen hundred and eighty-eight are held as collateral security under an indenture of trust duly made and entered into for that purpose: *provided*, that the amount of the bonds so issued shall not exceed the amount of the mortgages so held in trust, and that no one of said mortgages shall exceed in amount sixty per cent. of the value of the real estate thereby mortgaged; and no investment in said bonds shall be made by any such corporation except upon the report of not less than two members of the board of investment, who shall certify to the value of the premises Bonds of New York and New England Railroad Company.
1888, 301, § 6.
Proviso.

covered by each of said mortgages, according to their best judgment, and such report shall be filed and preserved with the records of the corporation.

Bank stocks,
deposits, etc.
P. S., 116, 20,
cl. 4
1890, 168.
141 Mass. 522.
151 Mass. 107.

Fifth. In the stock of any bank incorporated under the laws of this Commonwealth, or in the stock of any banking association located in the New England states, and incorporated under the authority of the United States, or in the stock of any trust company incorporated under the laws of and doing business within this Commonwealth, as provided for in chapter four hundred and thirteen of the acts of the year eighteen hundred and eighty-eight, or of those trust companies incorporated as such by special charters granted under the laws of and doing business within this Commonwealth, whose special charters require them to provide the same security as prescribed in sections thirteen and fourteen of said chapter four hundred and thirteen, or in the notes of any citizen of this Commonwealth, with a pledge as collateral of any of the aforesaid securities at no more than eighty per cent. of the market value and not exceeding the par value thereof: *provided*, that no such corporation shall hold, both by way of investment and as security for loans, more than thirty-five per cent. of its deposits in the stock of such banks, associations or companies, and shall not so hold more than three per cent. of its deposits in, nor more than one hundred thousand dollars, nor more than one quarter part of the capital stock of, any one such bank, association or company; any such corporation may deposit not more than five per cent. of its deposits in any one such bank, association or company, but such deposit shall not exceed in amount twenty-five per cent. of the capital stock and surplus of such depository.

Proviso.

Loans to
depositors.
P. S., 116, 20,
cl. 5.

Sixth. In loans upon the personal notes of the depositors of the corporation, but not exceeding one half of the amount of his deposit to a depositor; and in each such case the deposit and the book of the depositor shall be held by the corporation as collateral security for the payment of such loan.

Seventh. If such deposits and income cannot be conveniently invested in the modes hereinbefore prescribed, not exceeding one third part thereof may be invested in bonds or other personal securities, payable and to be paid at a time not exceeding one year, with at least two sureties, if the principal and sureties are all citizens of this Commonwealth and resident therein: *provided*, that the total liabilities to any such corporation, of any person, or of any partnership, company or corporation for money borrowed upon personal security, including in the liabilities of a partnership or company not incorporated the liabilities of the several members thereof, shall at no time exceed five per cent. of such deposits and income.

Personal securities.
P. S., 116, 20,
cl. 6.
1884, 168.
1886, 60.

Proviso.

Eighth. Five per cent. of the deposits of any such corporation, but not exceeding two hundred thousand dollars, may be invested in the purchase of a suitable site and the erection or preparation of a suitable building for the convenient transaction of its business.

Corporation building and site.
P. S., 116, 20,
cl. 7.
1893, 174.
149 Mass. 3.
151 Mass. 7.

Ninth. Any such corporation may hold real estate acquired by the foreclosure of any mortgage owned by it, or by purchase at sales made under the provisions of any such mortgage or upon judgments for debts due it, or in settlements effected to secure such debts; but all such real estate shall be sold by it within five years after the title thereof is vested in the corporation: *provided, however*, that the board of commissioners of savings banks may, upon the petition of the board of investment of any such corporation, and for good cause shown, grant an additional time for the sale of the same.

Real estate acquired by foreclosure, etc.
P. S., 116, 20,
cl. 8.
1886, 77
149 Mass. 4.

Proviso.

Tenth. The provisions of this act shall not be construed to invalidate or in any manner impair the title of any corporation to any securities which have been or may be held by it in pledge or as security for a loan or indebtedness; and the same shall be held for the purposes for which they were pledged; and nothing herein contained shall require any such corporation to change any of its investments made before the first day of October in the year eighteen hundred and seventy-six.

Pledges of securities as collateral to remain valid.
P. S., 116, 20,
cl. 9.

Investing
officers not to
borrow funds of
corporation or
become surety.
P. S., 116, 21.
1889, 161.
134 Mass. 179.

SECTION 22. No president, treasurer, member of a committee or board of investment, or officer of such corporation charged with the duty of investing its funds, shall borrow or use any portion thereof, be surety for loans to others, or in any manner, directly or indirectly, be an obligor for money borrowed of the corporation; and if such member or officer becomes the owner of real estate upon which a mortgage is held by the corporation, his office shall become vacant at the expiration of sixty days thereafter, unless he has ceased to be the owner thereof, or has caused said mortgage to be discharged. Only one of the persons holding the offices of president, clerk, and treasurer shall at the same time be a member of the board of investment.

Not to receive
brokerage, etc.,
on account of
loan.
P. S., 116, 22.

SECTION 23. No such corporation, nor any person acting in its behalf, shall negotiate, take or receive a fee, brokerage, commission, gift, or other consideration for or on account of a loan made by or on behalf of such corporation, other than appears on the face of the note or contract by which such loan purports to be made; but nothing herein contained shall apply to any reasonable charge for services in the examination of titles and preparation of conveyances to such corporation as security for its loans. Whoever violates a provision of this section shall be punished by fine of not less than one hundred nor more than one thousand dollars. All sums paid for services, fees, or otherwise to a member of the board of trustees shall be reported in detail at each regular meeting of the trustees.

Penalty.

Applications
for loans, etc.
P. S., 116, 23.

SECTION 24. All applications for loans shall be made in writing, through the treasurer of the corporation, who shall keep a record thereof, showing the date, name of applicant, amount asked for, and the security offered, and he shall cause the same to be presented to the board of investment.

DIVIDENDS AND PAYMENTS.

SECTION 25. Every such corporation shall, at the time of making each semi-annual dividend, reserve as a guaranty fund, from the net profits which have accumulated during the six months then next preceding, not less than one eighth nor more than one fourth of one per cent. of the whole amount of deposits, until such fund amounts to five per cent. of the whole amount of deposits, which fund shall be thereafter maintained and held to meet losses in its business from depreciation of its securities, or otherwise.

Guaranty fund to be created and maintained.
P. S., 116, 24.
184 Mass. 346.
148 Mass. 243.
149 Mass. 5, 169.
151 Ma s. 104.

SECTION 26. The income or profit of every such corporation, after a deduction of all reasonable expenses incurred in the management thereof, and the amounts reserved for the guaranty fund, shall be divided among its depositors or their legal representatives at times fixed by its by-laws, in the following manner: ordinary dividends shall be made every six months, and shall not exceed two and one half per cent. on all sums which have been on deposit for the six months then next preceding, or one and one fourth per cent. on all sums which have been on deposit for the three months then next preceding; and no ordinary dividend shall be declared or paid except as above provided, nor upon a deposit of less than three months' standing; and any such corporation may, by its by-laws, provide that no dividends shall be declared or paid on a less sum than three dollars, or on the fractional part of a dollar.

Division of net profit, etc.
P. S., 116, 25.
151 Mass. 108.

SECTION 27. If, at the time provided by the by-laws for making ordinary dividends, the net profits for the six months preceding, over and above the sum to be added to the guaranty fund, do not amount to one and one half per cent. of the deposits, no dividend of the profits shall be declared or paid, except such as shall be approved in writing by the board of commissioners of savings banks.

Dividend not to be paid unless net profits are one and one half per cent., except, etc.
P. S., 116, 26.
151 Mass. 108.

SECTION 28. Once in every term of three years, if the net profits accumulated over and above said guaranty fund

Extra dividends may be paid, etc.
P. S., 116, 27,

1888, 355.
151 Mass. 108.

and dividends amount to one per cent. of the deposits which have remained in such corporation for one year then next preceding, such net profits may be divided among the depositors whose deposits have remained therein for one year at least then next preceding, in proportion to the amount of dividends which have been declared on their deposits during the three years then next preceding.

Payment of
dividend to be
authorized by
trustees, etc.
P. S., 116, 23.

SECTION 29. No dividend shall be declared until the trustees cause an examination to be made, and find that the amount thereof has actually accrued; and no dividend or interest shall be paid unless authorized by a vote of the trustees after such examination.

Withdrawal of
deposits.
P. S., 116, 29.
127 Mass. 183.
138 Mass. 581.
141 Mass. 36.
152 Mass. 50.

SECTION 30. The principal deposits in such corporations may be withdrawn at such time and in such manner as the by-laws direct, but the deposits so withdrawn shall be deducted in each case from the amounts last deposited. Money deposited in the name of a minor may, at the discretion of the trustees or board of investment, be paid to such minor or to the person making such deposit; and the same shall be a valid payment.

Payments to
minors.
P. S., 116, 29.
127 Mass. 183.
141 Mass. 46.
152 Mass. 50.

Payment on
order after
death of drawer.
1885, 210, § 2.

SECTION 31. Such corporations are hereby authorized and empowered to pay any order, drawn by any person who has funds on deposit to meet the same, notwithstanding the death of such drawer in the interval of time between signing such order and its presentation for payment, when said presentation is made within thirty days after the date of such order; and at any subsequent period, provided the corporation has not received actual notice of the death of the drawer.

Depositor may
set off amount
of his deposits.
P. S., 116, 30.

SECTION 32. A person indebted to any such corporation, whether his indebtedness is secured or not, may, in any proceeding for the collection thereof or for the enforcement of any security therefor, recoup or set-off the amount of a deposit held and owned by him at the time of the commencement of such proceeding, and of the interest due thereon, except a deposit purchased or acquired from another after the commencement of proceedings in equity

to restrain the corporation from doing its actual business, and the provisions of section eight of chapter one hundred and sixty-eight of the Public Statutes shall not apply to such set-off ; but no judgment shall be rendered against such corporation in favor of the defendant or defendants for any balance found due from the plaintiff corporation when such corporation is under perpetual injunction, as provided in section six of this chapter.

SECTION 33. In actions against any such corporation for money on deposit therewith, if it appears that the same fund is claimed by another party than the plaintiff, whether by the husband or wife of such plaintiff, or otherwise, the court in which such action is pending, on the petition of the corporation and on such notice as the court considers proper to the plaintiff and to such claimants, may order the proceedings to be amended by making such claimants parties defendant thereto ; and thereupon the rights and interests of the several parties in and to said funds shall be heard and determined. Such deposits may remain with the corporation until final judgment, and shall be paid in accordance with the order of the court, or may be paid into court to await final judgment ; and, when so paid into court, the corporation shall be stricken out as a party to the action, and its liability for such deposit shall cease. The taxable costs of the corporation in such actions shall be in the discretion of the court, and may be charged upon the fund.

Claimants of deposits may be made defendants in certain cases.
P. S., 116, 31.
138 Mass. 210.
138 Mass. 581.
140 Mass. 158, 261.
141 Mass. 306.
146 Mass. 421.
151 Mass. 219.

Deposits may remain or be paid into court, etc

SECTION 34. When a deposit is made in any such corporation by one person in trust for another, the name and residence of the person for whom it is made shall be disclosed, and it shall be credited to the depositor as trustee for such person ; and if no other notice of the existence and terms of a trust has been given in writing to the corporation, in the event of the death of the trustee, the deposit, with the interest thereon, may be paid to the person for whom such deposit was made, or to his legal representative.

Deposits in trust.
P. S., 116, 32.

Depositor to be notified when amount entitled to dividend is exceeded.
P. S., 116, 33.

SECTION 35. The treasurer of every such corporation, upon making up each semi-annual dividend, shall send written notice by mail to each depositor, who for six months then next preceding has not been entitled to a dividend on the whole amount standing to his credit, because the same exceeds the amount on which interest is allowed, specifying the amount not entitled to dividend.

List of amounts due depositors not entitled to dividend to be published, etc.
P. S., 116, 34.

SECTION 36. Every such corporation shall once in five years publish, in some newspaper of the county where it is established, a list of the amounts standing to the credit of depositors who have not been entitled to dividends on the whole amount standing to their credit for two years then next preceding, because the same exceed the amount on which interest is allowed, with the names and last known residences of the persons to whose credit such amounts stand, which publication shall be continued in three successive papers.

SPECIAL TRUST FUNDS.

Special trust funds to be exempt from attachment, etc.
P. S., 116, 35.
139 Mass. 355.
143 Mass. 524.
153 Mass. 467.

SECTION 37. Any such corporation may receive on deposit to any amount funds in trust for the purpose of setting out shade trees in streets and parks and improving the same; for purchasing lands for parks and improving the same; for maintaining cemeteries or cemetery lots, and for erecting and maintaining drinking fountains in public places, or for any or all of said purposes. Such funds shall be placed on interest in such corporation, and the interest and dividends arising therefrom shall be paid semi-annually to such city, town or cemetery authorities as may be designated by the donors of said funds or the will of the person bequeathing the same, and shall be expended by such authorities within their respective cities, towns or cemeteries for any or all of said purposes, as may be specified by such donors or such will. No part of the principal of such funds shall be withdrawn or expended, and the same shall be exempt from attachment or levy on execution.

SECTION 38. A judge of the probate court, after due notice and a hearing, if in his judgment it is expedient so to do, may authorize an executor, administrator or trustee holding money or other personal property for any of the purposes mentioned in the preceding section, to deposit such moneys or the avails arising from such personal property, in any such corporation designated by the judge, to be held by it in the manner and for the uses and purposes mentioned in said section, and upon the trusts upon which said executor, administrator, or trustee, held the same; and upon the deposit of such money and its receipt and acceptance by such corporation the said executor, administrator or trustee shall be discharged from further care and responsibility therefor.

Probate court may authorize the deposit of certain funds, etc.
P. S., 116, 36.
139 Mass. 355.
153 Mass. 467.

SECTION 39. The funds held in accordance with the two preceding sections shall be known as the "Shade Tree and Cemetery Fund", and the treasurer of the corporation in which they are deposited shall give a receipt therefor to the person who deposits the same, and shall send by mail or deliver in the month of January in every third year after the first deposit, to the mayor of any city or the chairman of the selectmen of any town within the limits of which the interest and dividends of any such fund are to be expended, a written statement, signed by such treasurer, of the amount of funds on deposit for the purposes aforesaid, which statement shall be recorded in the office of the clerk of such city or town.

Statements of amount of certain funds to be made every third year, etc.
P. S., 116, 37.
153 Mass. 467.

SECTION 40. If a corporation holding such funds surrenders its charter or ceases to do business the supreme judicial court may order said funds to be transferred and deposited in some other such corporation, upon the same trusts as aforesaid; and if the laws authorizing such corporations are repealed, the court may order said funds to be transferred and deposited in such banking institutions as it may deem proper, to be held upon the trusts aforesaid.

Funds to be transferred, etc., if corporation ceases to do business.
P. S., 116, 38.
153 Mass. 467.

BOOKS AND RETURNS.

Books and
accounts.
P. S., 116, 80.

Treasurer to
make annual
report to board.
P. S., 116, 40.
1888, 127.
187 Mass. 113.

SECTION 41. The board of commissioners of savings banks may prescribe the manner and form of keeping and auditing the books and accounts of any such corporation.

SECTION 42. The treasurer of every such corporation shall annually within twenty days after the last business day of October make a report to the board showing accurately the condition thereof at the close of business on said day. The report shall be in such form as the board shall prescribe, and shall specify the following particulars, namely : name of corporation and number of corporators ; place where located ; amount of deposits ; amount of each item of other liabilities ; public funds, including all United States, state, county, city, town and district bonds, stating each particular kind, the par value, estimated market value and amount invested in each ; loans on public funds, stating amount on each ; stock in banks and trust companies, stating par value, estimated market value and amount invested in each ; loans on stock in banks and trust companies, stating amount on each ; railroad bonds, stating par value, estimated market value and amount invested in each ; loans on railroad bonds, stating amount on each ; loans on railroad stock, stating amount on each ; estimated value of real estate, and amount invested therein ; loans on mortgage of real estate ; loans to counties, cities, towns or districts ; loans on personal security ; cash on deposit in banks and trust companies, with the names of such banks and trust companies and the amount deposited in each ; cash on hand ; the whole amount of interest or profits received, and the rate and amount of each semi-annual and extra dividend for the previous year ; the times for the dividends fixed by the by-laws ; the rates of interest received on loans ; the total amount of loans bearing each specified rate of interest ; the number of outstanding loans which are of an amount not exceeding three thousand dollars each, and the aggregate amount of the same ; the

number of open accounts; also the number and amount of deposits received; the number and amount of withdrawals; the number of accounts opened, and the number of accounts closed, severally, for the previous year; and the annual expenses of the corporation; all of which shall be certified and sworn to by the treasurer. The president and five or more of the trustees shall certify and make oath that the report is correct according to their best knowledge and belief.

SECTION 43. Such reports shall, beginning with the report of October in the year eighteen hundred and ninety-four, and in each fifth year thereafter, also state the number and amount of deposits of fifty dollars and less, of those exceeding fifty dollars and not more than one hundred dollars, of those exceeding one hundred dollars and not more than two hundred dollars, of those exceeding two hundred dollars and not more than five hundred dollars, of those exceeding five hundred dollars and less than one thousand dollars, of those of one thousand dollars or more; and of those to the credit of women, both adult and minor, guardians, religious and charitable associations, and in trust, respectively, received during the twelve months next preceding.

Additional statements required. P. S., 116, 41. 1890, 44.

SECTION 44. The board of commissioners of savings banks shall furnish blank forms of reports to every such corporation, and shall prepare annually from such reports, and communicate to the general court on or before the first Wednesday in January, a statement of the condition of each corporation from which a report has been received for the preceding year, and shall include therein a statement of the affairs of such corporations in the hands of receivers, and shall make such suggestions as they may deem expedient relative to the general conduct and condition of each of the corporations visited by them.

Blank forms of reports to be furnished, etc. P. S., 116, 42.

SECTION 45. The treasurer of every such corporation shall within fifteen days after the last business day of October in the year eighteen hundred and ninety-seven,

Deposits of twenty years standing. 1887, 319.

Proviso.

and every fifth year thereafter, return to the board a sworn statement containing the name, the amount standing to his credit, the last known place of residence or post office address, and the fact of death, if known to such treasurer, of every depositor who shall not have made a deposit therein or withdrawn therefrom any part of his deposit, or any part of the interest thereon, for a period of more than twenty years next preceding; and the treasurers of such savings banks shall give notice of these deposits in one or more newspapers published in or nearest to the city or town where such banks are located, at least once a week for three weeks in succession: *provided, however,* that this act shall not apply to the deposit made by or in the name of any person known to the bank to be living, or to any deposit which, with the accumulations thereon, shall be less than twenty-five dollars. The treasurer of any savings bank neglecting or refusing to make the sworn return required by this section shall be subject to a fine of one hundred dollars. Said board shall incorporate in their annual report, or in a supplementary report, each return made to them as provided in this section.

MISCELLANEOUS PROVISIONS.

Trial balance of
depositors'
ledgers.
1889, 88.

SECTION 46. Every such corporation shall, as often as once in each of its fiscal years, make an accurate trial balance of its depositors' ledgers.

Books of deposit
to be verified.
1888, 40.

SECTION 47. During the year eighteen hundred and ninety-five and every third year thereafter every such corporation shall call in the books of deposit of their depositors for verification in such manner as their respective boards of trustees may direct.

Overseers of
poor to be
informed of
certain deposits.
P. S., 116, 43.

SECTION 48. The treasurer of every such corporation shall, upon a written request signed by an overseer of the poor of a city or town, inform him of the amount, if any, deposited in the corporation to the credit of any person named in such request, who is a charge upon the Common-

wealth or upon a city or town therein as a pauper; and a treasurer who unreasonably refuses to give such information, or wilfully renders false information, shall forfeit fifty dollars for every such offence, to the use of the city or town upon which such pauper is a charge, or to the Commonwealth if the pauper is a charge upon the Commonwealth.

SECTION 49. Copies from the records, books and accounts of every such corporation shall be competent evidence in all cases, equally with the originals thereof, if there is annexed to such copies an affidavit taken before a clerk of a court of record, or notary public, under the seal of such court or notary public, setting forth that the affiant is the officer having charge of the original records, books and accounts, and that such copy is true and correct and is full so far as it relates to the subject-matter therein referred to.

Copies from
records, etc.,
as evidence.
1885, 92.

SECTION 50. The probate court, court of insolvency or other court, respectively, shall, upon the application of any person interested or of the attorney-general, and after such public notice as the court or any judge or justice thereof may deem proper to be given, order and decree that all sums of money heretofore or hereafter deposited in any such corporation, by authority of either of said courts or any judge or justice thereof, and which shall have remained unclaimed for a period of more than five years from the date of such deposit, with the increase and proceeds thereof, be paid to the treasurer of the Commonwealth, to be held and used by him according to law, subject for fifteen years only to be repaid to the person or persons having and establishing a lawful right thereto, with interest at the rate of three per centum per annum from the time it is so paid to the said treasurer to the time it is repaid by him to such person or persons.

Unclaimed
deposits to be
paid into the
treasury of the
Commonwealth,
etc.
1889, 449.

RECEIVERS.

Receivers.
P. S., 116, 44.
1882, 77, § 1.
1883, 258.
1884, 72.

SECTION 51. Receivers of insolvent savings banks and institutions for savings, at the end of one year after final settlement ordered by the court, shall report to the court the names and residences, when known, of the persons or parties entitled to any moneys or dividends from the estate of such corporations, remaining in their hands uncalled for, with the amount due to each. The court shall thereupon order such notice to be given by the receivers as justice may require, and upon the expiration of one year from the time of giving such notice the receivers shall in like manner report the amounts still uncalled for. Unless cause shall appear for decreeing otherwise such amounts shall then be ordered to be paid into the treasury of the Commonwealth, and schedules signed by the receivers shall at the same time be deposited with the treasurer and auditor of the Commonwealth, setting forth the decree of the court and the names and residences, so far as known, of the persons or parties entitled thereto, arranged in alphabetical order, and the amount due to each. The auditor shall forthwith cause notice of such deposit to be mailed to such parties. At the time when the payment into the treasury of the Commonwealth of such unclaimed moneys or dividends is made, the receivers shall deposit with the commissioners of savings banks all books and papers of such insolvent savings banks and institutions for savings, including those relating to their receivership. And said board shall receive and hold the same in some proper repository in the state house or Commonwealth building.

UNAUTHORIZED BANKING PROHIBITED.

Unauthorized
banking
prohibited.
1889, 452.
1893, 230.

SECTION 52. No bank, and no person or persons, association or body corporate, except savings banks and institutions for savings, incorporated under the laws of this Commonwealth, and trust companies so incorporated previous to the first day of January in the year eighteen

hundred and ninety-three, which were organized and doing business on the first day of October in said year, shall advertise or put forth a sign as a savings bank, or in any way solicit or receive deposits as a savings bank. Every ^{Penalty.} bank, association, corporation or person violating this provision shall forfeit the sum of one hundred dollars for every day such offence shall be continued.

REPEAL OF STATUTES.

SECTION 53. Chapter one hundred and sixteen of the ^{Repeal.} Public Statutes; chapters fifty, seventy-seven, one hundred and forty-eight and two hundred of the acts of the year eighteen hundred and eighty-two; chapters fifty-two, one hundred and thirty-four, two hundred and forty-eight, and so much of chapter two hundred and fifty-eight of the acts of the year eighteen hundred and eighty-three as relates to savings banks; chapters seventy-two, one hundred and fifty, one hundred and sixty-eight and two hundred and fifty-three of the acts of the year eighteen hundred and eighty-four; chapters ninety-two, one hundred and eleven, one hundred and twenty-four and three hundred and forty-eight, and section two of chapter two hundred and ten of the acts of the year eighteen hundred and eighty-five; chapters sixty-nine, seventy-seven, ninety-three, one hundred and seventy-six and two hundred and fifty-two of the acts of the year eighteen hundred and eighty-six; chapters one hundred and thirteen, one hundred and ninety-six and three hundred and nineteen of the acts of the year eighteen hundred and eighty-seven; chapters forty, fifty-one, fifty-three, ninety, ninety-six, one hundred and twenty, one hundred and twenty-seven, two hundred and thirteen and three hundred and fifty-five of the acts of the year eighteen hundred and eighty-eight; chapters seventy-seven, eighty-six, eighty-eight, ninety-one, one hundred and sixty-one, one hundred and eighty, three hundred and five, three hundred and twenty-one, and so much of chapter four hundred and forty-nine as relates to savings banks,

of the acts of the year eighteen hundred and eighty-nine ; chapters forty-four, one hundred and sixty-eight, two hundred and twenty-two, two hundred and ninety-eight, three hundred and sixty-nine and three hundred and ninety-four of the acts of the year eighteen hundred and ninety ; chapter two hundred and forty-eight of the acts of the year eighteen hundred and ninety-two ; and chapters one hundred and seventy-four, two hundred and thirty and two hundred and fifty-four of the acts of the year eighteen hundred and ninety-three, are hereby repealed.

To be construed
as a continua-
tion of existing
laws, etc.

SECTION 54. The provisions of this act, so far as they are the same as those of existing laws, shall be construed as a continuation of such laws and not as new enactments ; and the repeal by this act of any provision of law shall not revive any law heretofore repealed or superseded ; it shall not affect any act done, liability incurred, or any right accrued and established, or any suit or prosecution, civil or criminal, pending or to be instituted, to enforce any right or penalty or punish any offence under the authority of the repealed laws ; and any person who at the time when said repeal takes effect holds office under any of the laws repealed shall continue to hold such office according to the tenure thereof, unless such office is abolished or a different provision is herein made.

INVESTMENTS AND LOANS

AUTHORIZED BY THE STATUTES OF MASSACHUSETTS

TO BE MADE BY

SAVINGS BANKS AND INSTITUTIONS FOR SAVINGS.

Deposits and the income derived therefrom shall be invested only as follows
(see section 21, chapter 817, Acts of 1894) : —

INVESTMENTS.

INVESTMENTS.	DESCRIPTION OF INVESTMENTS.	AGGREGATE OF INVESTMENTS.
PUBLIC FUNDS :	Bonds of the United States.	Unlimited.
	Bonds of any of the New England States.	Unlimited.
	Bonds of the States of New York, Illinois, Pennsylvania, Ohio, Indiana, Iowa, Wisconsin, Michigan and of the District of Columbia.	Unlimited.
	Bonds or notes of any county, city or town of this Commonwealth.	Unlimited.
	Bonds or notes of incorporated districts in Massachusetts whose net indebtedness * does not exceed five per cent. of the last preceding valuation of the property therein for the assessment of taxes.	Unlimited.
	Bonds or notes of any city of the States of Maine, New Hampshire, Vermont, Rhode Island or Connecticut whose net indebtedness * does not exceed five per cent. of the last preceding valuation of property therein for the assessment of taxes.	Unlimited.
	Bonds or notes of any county or town of the States of Maine, New Hampshire, Vermont, Rhode Island or Con-	Unlimited.

* See page xlii for meaning of net indebtedness.

APPENDIX.

INVESTMENTS — CONTINUED.

INVESTMENTS.	DESCRIPTION OF INVESTMENTS.	AGGREGATE OF INVESTMENTS.
PUBLIC FUNDS: (Concluded.)	<p>necticut whose net indebtedness* does not exceed three per cent. of the last preceding valuation of property therein for the assessment of taxes.</p> <p>Bonds issued for municipal purposes, and refunding bonds issued to take up at maturity bonds which have been issued for other than municipal purposes, but on which the interest has been fully paid, of any city of the States of New York, Ohio, Illinois, Pennsylvania, Indiana, Michigan, Iowa and Wisconsin, having at the date of such investment more than 30,000 inhabitants, as established by the last national or State census (or city census certified to by the city clerk or treasurer of said city, and taken in the same manner as a national or State census preceding such investment), and whose net indebtedness* does not exceed five per cent. of the last preceding valuation of property therein for the assessment of taxes.</p>	Unlimited.
RAILROAD BONDS AND NOTES.	<p>First mortgage bonds of any railroad company incorporated under the authority of any of the New England States whose road is located wholly or in part therein, which is in possession of and operating its own road, and which has earned and paid regular dividends for the two years next preceding such investment; or in the first mortgage bonds, guaranteed by such railroad company, of any railroad company so incorporated whose road is thus located.</p> <p>First mortgage bonds of any railroad company incorporated under the authority of any of the New England States and whose road is located wholly or in part in the same, and has earned and paid regular dividends for the two years next preceding such investment on all its issues of capital stock, notwithstanding the road of such company may be leased to some other railroad company.</p>	Unlimited. Unlimited.

* See page xlii for meaning of net indebtedness.

APPENDIX.

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INVESTMENTS — CONTINUED.

INVESTMENTS.	DESCRIPTION OF INVESTMENTS.	AGGREGATE OF INVESTMENTS.
RAILROAD BONDS AND NOTES: (Continued.)	<p>Bonds or notes of any railroad company incorporated under the laws of this Commonwealth whose road is located wholly or in part therein, unencumbered by mortgage, which has paid a dividend of not less than five per cent. per annum for two years next preceding such investment.</p>	Unlimited.
	<p><i>Street railway companies shall not be considered railroad companies within the meaning of this section.</i></p>	
	<p>Bonds or notes of the Old Colony Railroad Company, issued according to law, notwithstanding the mortgages, on that part of its road formerly belonging to the Boston, Clinton, Fitchburg & New Bedford Railroad company.</p>	Unlimited.
	<p>Bonds and notes of the Fitchburg Railroad Company issued according to law.</p>	Unlimited.
	<p>Bonds and notes of the Boston & Lowell Railroad Corporation, issued according to law, notwithstanding the mortgages on that portion of its road formerly belonging to the Salem & Lowell and Lowell & Lawrence Railroad companies.</p>	Unlimited.
	<p>First mortgage bonds of the Concord & Montreal Railroad, notwithstanding such company be formed by the union of two or more companies, only one of which has paid regular dividends for the two years next preceding such investment on all its issues of capital stock, and notwithstanding the mortgage indebtedness existing on that part of its road formerly belonging to the Boston, Concord & Montreal Railroad: <i>provided, however</i>, that said bonds shall be issued in whole or in part to renew and refund said existing first mortgage indebtedness, and that an amount of such bonds equal at the par value to the amount of such existing mortgage indebtedness shall, by</p>	Unlimited.

INVESTMENTS — CONTINUED.

INVESTMENTS.	DESCRIPTION OF INVESTMENTS.	AGGREGATE OF INVESTMENTS.
RAILROAD BONDS AND NOTES: (Continued.)	the terms of the mortgage securing the same, be made applicable exclusively to the payment of such existing mortgage indebtedness and, for the purpose of securing such payment at the maturity of the same, shall be deposited with and held by such trust company, incorporated under the laws of this Commonwealth and doing business in the city of Boston, as may be approved by the board of commissioners of savings banks.	
	In the bonds of the Maine Central Railroad Company, known as Consolidated Mortgage Bonds, notwithstanding the existence of a mortgage indebtedness not matured upon the whole or a part of the road of said railroad company: <i>provided, however,</i> that said bonds be issued in whole or in part to renew and refund said existing first mortgage indebtedness, and that an amount of such bonds equal at the par value to the amount of such existing mortgage indebtedness shall, by the terms of the mortgage securing the same, be made applicable exclusively to the payment of such existing mortgage indebtedness; and for the purpose of securing such payment at the maturity of the same, said bonds shall be deposited with and held by such trust company, incorporated under the laws of this Commonwealth and doing business in the city of Boston, as may be approved by the board of commissioners of savings banks.	Unlimited.
	Bonds or notes of the Boston & Maine Railroad, issued according to law, notwithstanding any mortgages on that part of its railroad, franchises and property formerly belonging to the Eastern Railroad Company, the Eastern Railroad in New Hampshire, or the Portsmouth, Great Falls & Conway Railroad.	Unlimited.
	Bonds of the New York & New England Railroad Company issued according to law, and for the payment of the	Unlimited.

APPENDIX.

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INVESTMENTS — CONTINUED.

INVESTMENTS.	DESCRIPTION OF INVESTMENTS.	AGGREGATE OF INVESTMENTS.
RAILROAD BONDS AND NOTES: (Concluded.)	principal and interest of which first mortgages, made as provided in chapter three hundred and one of the acts of the year eighteen hundred and eighty-eight are held as collateral security under an indenture of trust duly made and entered into for that purpose: <i>provided</i> , that the amount of the bonds so issued shall not exceed the amount of the mortgages so held in trust, and that no one of said mortgages shall exceed in amount sixty per cent. of the value of the real estate thereby mortgaged; and no investment in said bonds shall be made by any such corporation except upon the report of not less than two members of the board of investment, who shall certify to the value of the premises covered by each of said mortgages, according to their best judgment, and such report shall be filed and preserved with the records of the corporation.	
BANK STOCK:	<p>Stock of any bank incorporated under the authority of this Commonwealth; stock of any national bank located in any of the New England States.</p> <p>Stock of any trust company, or safe deposit and trust company, incorporated under the laws of and doing business within this Commonwealth, as provided for in chapter four hundred thirteen of the acts of the year eighteen hundred eighty-eight, or of those trust companies, or safe deposit and trust companies, incorporated as such by special charters granted under the laws of and doing business within this Commonwealth, whose special charters require them to provide the same security as prescribed in sections thirteen and fourteen of said chapter four hundred thirteen.</p> <p><i>Holdings, by way of investment or as security for loans, in the stock of any one bank, trust company, or safe deposit and trust company not to exceed three per cent. of deposits nor more than \$100,000, nor an amount exceeding one-quarter of the capital stock thereof.</i></p>	Thirty-five per cent. of deposits, both as loans and investments.

INVESTMENTS — CONCLUDED.

INVESTMENTS.	DESCRIPTION OF INVESTMENTS.	AGGREGATE OF INVESTMENTS.
REAL ESTATE FOR BANKING PURPOSES:	For the purpose of a site and the erection or preparation of a suitable building for the convenient transaction of its business.	Five percent. of deposits, but not exceeding \$200,000.
REAL ESTATE BY FORECLOSURE:	May hold real estate acquired by foreclosure or otherwise; same to be sold within five years after the title is vested in the corporation. Commissioners may in certain cases, upon petition of the board of investment, grant an additional time within which such real estate shall be sold. See chapter 77, Acts of 1886.	

LOANS.

LOANS ON REAL ESTATE:	First mortgages on real estate situated in this Commonwealth, to an amount not exceeding sixty per cent. of the valuation thereof, no loan to be made except upon report of not less than two members of the board of investment, who shall certify to the value of the premises to be mortgaged, such report to be filed and preserved with the records of the corporation.	Seventy per cent. of whole amount of deposits.
LOANS ON PERSONAL SECURITY:	Bonds or other personal securities, payable and to be paid at a time not exceeding one year, with at least two sureties, if principal and sureties are all citizens of and resident in this Commonwealth, provided that the total liabilities to any such corporation of any person, partnership, company or corporation for money borrowed upon personal security, including in the liabilities of a partnership or company the liabilities of the several members thereof, shall at no time exceed five per cent. of such deposits and income.	Thirty-three and one-third per cent. of deposits and income.
LOANS ON RAIL- ROAD STOCK:	Notes of citizens of this Commonwealth, with pledge as collateral, of the	Unlimited.

APPENDIX.

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LOANS — CONTINUED.

INVESTMENTS.	DESCRIPTION OF INVESTMENTS.	AGGREGATE OF INVESTMENTS.
LOANS ON RAIL- ROAD STOCK: (Concluded.)	<p>stock of any railroad company incorporated under the authority of any of the New England States, whose road is located wholly or in part therein, which is in possession of and operating its own road, and which has earned and paid regular dividends of not less than five per cent. per annum on all issues of its capital stock for five years next preceding the date of such note or notes or any renewal thereof, at no more than seventy-five per cent. of the market value thereof, such note or notes to be made payable on demand and to be paid or renewed within one year of the date thereof.</p> <p><i>Street railway companies shall not be considered railroad companies within the meaning of this section.</i></p>	
LOANS ON PUBLIC FUNDS:	<p>Notes of any citizen of this Commonwealth, with pledge of the bonds of the United States; any of the New England States; State of New York; bonds or notes of any city, county or town of this Commonwealth; bonds or notes of any city of the States of Maine, New Hampshire, Vermont, Rhode Island or Connecticut whose net indebtedness* does not exceed five per cent. of the last preceding valuation of property therein for the assessment of taxes; bonds or notes of any county or town thereof whose net indebtedness* does not exceed three per cent. of such valuation.</p> <p><i>Loans not to exceed the par value of the securities pledged.</i></p> <p>Notes of any citizen of this Commonwealth, with a pledge as collateral of the bonds of the States of Pennsylvania, Ohio, Michigan, Indiana, Illinois, Wisconsin, Iowa, and of the District of Columbia; of any city of the aforesaid States and the State of New York, issued for municipal purposes, and refunding bonds issued to take up at maturity bonds which have been issued for other than municipal purposes, but</p>	<p>Unlimited.</p> <p>Unlimited.</p>

* See page xlii for meaning of net indebtedness.

LOANS — CONTINUED.

INVESTMENTS.	DESCRIPTION OF INVESTMENTS.	AGGREGATE OF INVESTMENTS.
LOANS ON PUBLIC FUNDS: (Concluded.)	on which the interest has been fully paid, which has at the date of such investment more than 80,000 inhabitants, as established by the last national or State census, or city census taken in the same manner as a national or State census, whose net indebtedness * does not exceed five per cent. of the last preceding valuation of the property therein for the assessment of taxes. <i>Loans not to exceed eighty per cent. of the market value of the securities pledged.</i>	
LOANS ON RAIL- ROAD BONDS:	Notes of any citizen of this Commonwealth, with a pledge as collateral of any of the following securities, viz.: First mortgage bonds of any railroad company incorporated by any of the New England States, whose road is located wholly or in part therein, which is in possession of and operating its own road, and which has earned and paid regular dividends for two years next preceding such investment.	Unlimited.
	First mortgage bonds, guaranteed by such railroad company, of any railroad company so incorporated, whose road is thus located.	Unlimited.
	Bonds or notes of any railroad company incorporated under the laws of this Commonwealth, whose road is located wholly or in part in the same, which is unencumbered by mortgage, and which has paid a dividend of not less than five per cent. per annum for two years next preceding such investment.	Unlimited.
	First mortgage bonds of any railroad company incorporated under the authority of any of the New England States and whose road is located wholly or in part in the same, and has earned and paid regular dividends for the two years next preceding such investment on all its issues of capital stock, not-	Unlimited.

* See page xlii for meaning of net indebtedness.

APPENDIX.

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LOANS — CONTINUED.

INVESTMENTS.	DESCRIPTION OF INVESTMENTS.	AGGREGATE OF INVESTMENTS.
LOANS ON RAIL- ROAD BONDS: <i>(Continued.)</i>	<p>withstanding the road of such company may be leased to some other railroad company.</p>	
	<p>Bonds or notes of the Old Colony Railroad Company.</p>	<p>Unlimited.</p>
	<p>Bonds or notes of the Fitchburg Railroad Company.</p>	<p>Unlimited.</p>
	<p>Bonds or notes of the Boston & Lowell Railroad Corporation.</p>	<p>Unlimited.</p>
	<p>First mortgage bonds of the Concord & Montreal Railroad, notwithstanding such company be formed by the union of two or more companies. only one of which has paid regular dividends for the two years next preceding such investment on all its issues of capital stock, and notwithstanding the mortgage indebtedness existing on that part of its road formerly belonging to the Boston, Concord & Montreal Railroad: <i>provided, however</i>, that said bonds shall be issued in whole or in part to renew and refund said existing first mortgage indebtedness, and that an amount of such bonds equal at the par value to the amount of such existing mortgage indebtedness shall, by the terms of the mortgage securing the same, be made applicable exclusively to the payment of such existing mortgage indebtedness and, for the purpose of securing such payment at the maturity of the same, shall be deposited with and held by such trust company, incorporated under the laws of this Commonwealth and doing business in the city of Boston, as may be approved by the board of commissioners of savings banks.</p>	<p>Unlimited.</p>
	<p>In the bonds of the Maine Central Railroad Company, known as Consolidated Mortgage Bonds, notwithstanding the existence of a mortgage indebtedness not matured upon the whole or a part of the road of said railroad company: <i>provided, however</i>, that said bonds</p>	<p>Unlimited.</p>

APPENDIX.

LOANS — CONTINUED.

INVESTMENTS.	DESCRIPTION OF INVESTMENTS.	AGGREGATE OF INVESTMENTS.
LOANS ON RAIL- ROAD BONDS: (Concluded).	<p>be issued in whole or in part to renew and refund said existing first mortgage indebtedness, and that an amount of such bonds equal at the par value to the amount of such existing mortgage indebtedness shall, by the terms of the mortgage securing the same, be made applicable exclusively to the payment of such existing mortgage indebtedness; and for the purpose of securing such payment at the maturity of the same, said bonds shall be deposited with and held by such trust company, incorporated under the laws of this Commonwealth and doing business in the city of Boston, as may be approved by the board of commissioners of savings banks.</p> <p>Bonds or notes of the Boston & Maine Railroad, issued according to law, notwithstanding any mortgages on that part of its railroad, franchises and property formerly belonging to the Eastern Railroad Company, the Eastern Railroad in New Hampshire, or the Portsmouth, Great Falls & Conway Railroad</p> <p><i>Loans not to exceed the par value of the securities pledged.</i></p>	Unlimited.
LOANS ON BANK STOCK:	<p>Notes of any citizen of this Commonwealth, with a pledge as collateral of the stock of any bank incorporated by this Commonwealth; or the stock of any national bank located in any of the New England States; or the stock of any trust company, or safe deposit and trust company, incorporated under the laws of and doing business within this Commonwealth as provided for in chapter four hundred thirteen of the acts of the year eighteen hundred eighty-eight, or of those trust companies, or safe deposit and trust companies, incorporated as such by special charters granted under the laws of and doing business within this Commonwealth, whose special charters require them to provide the same security as prescribed</p>	Thirty-five per cent. of deposits, both as loans and investments.

APPENDIX.

LOANS — CONCLUDED.

INVESTMENTS.	DESCRIPTION OF INVESTMENTS.	AGGREGATE OF INVESTMENTS.
LOANS ON BANK STOCK: (Concluded.)	<p>in sections thirteen and fourteen of said chapter four hundred thirteen.</p> <p><i>Loans to be made at no more than eighty per cent. of the market value of the stock pledged, and not exceeding the par value thereof.</i></p> <p><i>Holdings, by way of investment or as security for loans, in the stock of any one bank, trust company, or safe deposit and trust company not to exceed three per cent. of deposits, nor more than \$100,000, nor an amount exceeding one-quarter of the capital stock thereof.</i></p>	
LOANS TO DEPOSITORS:	<p>Personal notes of depositors in the corporation, but not exceeding one-half of the amount of his deposit to a depositor, with pledge of deposit and book of such depositor as collateral security.</p>	Unlimited.
DEPOSITS IN BANKS:	<p>May deposit sums of money, on call, in any bank incorporated under the laws of this Commonwealth, or in any national bank located in any of the New England States, or in any trust company, or safe deposit and trust company, incorporated under the laws of and doing business within this Commonwealth, as provided for in chapter four hundred thirteen of the acts of the year eighteen hundred eighty-eight, or in these trust companies, or safe deposit and trust companies, incorporated as such by special charters granted under the laws of and doing business within this Commonwealth, whose special charters require them to provide the same security as prescribed in sections thirteen and fourteen of said chapter four hundred thirteen, to an amount not exceeding five per cent. of total deposits in any one such bank or company, but such deposit shall not exceed in amount twenty-five per cent. of the capital stock and surplus of such depository.</p>	Unlimited.

MEMORANDA.

CHAP. 127, ACTS OF 1883.

Net indebted-
ness.

The term "net indebtedness" used of city, town or district in any statute limiting or regulating the investment of the deposits in savings banks and trust companies or other like funds shall be construed to denote the indebtedness of such city, town or district omitting the debt created for supplying the inhabitants with water, and deducting the amount of sinking funds available for the payment of such indebtedness.

CHAP. 317, SECT. 22, ACTS OF 1894.

Officer cannot
borrow.

No president, treasurer, member of a committee or board of investment, or officer of such corporation charged with the duty of investing its funds, shall borrow or use any portion thereof, be surety for loans to others, or in any manner, directly or indirectly, be an obligor for money borrowed of the corporation; and if such member or officer becomes the owner of real estate upon which a mortgage is held by the corporation, his office shall become vacant at the expiration of sixty days thereafter, unless he has ceased to be the owner thereof, or has caused said mortgage to be discharged. Only one of the persons holding the offices of president, clerk and treasurer shall at the same time be a member of the investing committee.

CHAP. 317, SECT. 23, ACTS OF 1894.

Not to receive
fee, brokerage
or commission
on account of
loans made.

No such corporation, nor any person acting in its behalf, shall negotiate, take or receive a fee, brokerage, commission, gift or other consideration for or on account of a loan made by or on behalf of such corporation, other than appears on the face of the note or contract by which such loan purports to be made; but nothing herein contained shall apply to any reasonable charge for services in the examination of titles and preparation of conveyances to such corporation as security for its loans. Whoever violates a provision of this section shall be punished by a fine of not less than one hundred nor more than one thousand dollars. All sums paid for services, fees or otherwise to a member of the board of trustees shall be reported in detail at each regular meeting of trustees.

CHAP. 317, SECT. 24, ACTS OF 1894.

Applications
for loans.

All applications for loans shall be made in writing, through the treasurer, who shall keep a record thereof, showing the date, name of applicant, amount asked for, and the security offered; and he shall cause the same to be presented to the board of investment.

STATUTES

RELATING TO

SAFE DEPOSIT, LOAN AND TRUST
COMPANIES.

AN ACT

IN RELATION TO

SAFE DEPOSIT, LOAN AND TRUST COMPANIES.

(Chapter 413, Acts of 1888, as amended by Chapter 274, Acts of 1894.)

SECTION 1. All safe deposit, loan and trust companies hereafter incorporated under the authority of this Commonwealth may exercise the powers and shall be governed by the rules and subject to the duties, liabilities and provisions contained in this chapter. And they shall also be subject to all the duties, restrictions and liabilities set forth in chapter one hundred and five of the Public Statutes, so far as the same do not conflict with the provisions of this chapter, and to all general laws which now are or hereafter may be in force relating to such corporations: *provided*, that no safe deposit, loan or trust company, incorporated hereafter shall advance money or credits on farm property situated outside of this Commonwealth, or on the bonds or securities of any mortgage investment company.

SECT. 2. The capital stock of such corporation shall not be less than one hundred thousand dollars nor more than one million dollars, divided into shares of the par value of one hundred dollars each; and no business shall be transacted by the corporation until the whole amount of its capital is subscribed for and actually paid in, and no shares shall be issued until the par value of such shares shall have actually been paid in in cash.

SECT. 3. The officers of every such corporation shall consist of a president, clerk, or secretary, a board of not less than seven directors, a treasurer or actuary, or both, and such other officers as may be prescribed by its by-laws.

SECT. 4. The officers of every such corporation, except the treasurer and actuary, shall be chosen at its annual meeting. The treasurer and actuary shall be appointed by the directors, and shall hold their respective offices during the pleasure of the board of directors and shall give bond for the faithful discharge of their duties to the satisfaction of said board.

SECT. 5. The corporation may adopt by-laws for the proper management of its affairs consistent with law, may establish rules and regulations controlling the assignment and transfer of its shares, may determine what number of shares shall be represented at any meeting to constitute a quorum. If the quorum is not so determined, a majority in interest of the stockholders shall constitute a quorum.

SECT. 6. Every such corporation is hereby authorized to receive on deposit, storage or otherwise, moneys, government securities, stocks, bonds, coin, jewelry, plate, valuable papers and documents, evidences of debt and other property of every kind, upon such terms or conditions as may be obtained or agreed upon, and at the request of the depositor to collect and disburse the interest or income upon such of said property received on deposit as produces interest or income, and to collect and disburse the principal of such of said property as produces interest or income when it becomes due, upon terms to be prescribed by the corporation, and also to advance money or credits on real property within the Commonwealth, and on personal security on terms that may be agreed upon; and all the rights and privileges necessary for the execution of such powers are hereby granted. Deposits under this section shall be general deposits, and may be made by corporations and persons acting individually or in any trust capacity.

SECT. 7. Any court of law or equity, and any court of probate and insolvency of this Commonwealth, may by decree or otherwise direct any moneys or properties under its control, or that may be paid into court by parties to any legal proceedings, or which may be brought

into court by reason of any order or judgment, to be deposited with such corporation, upon such terms and subject to such instructions as the court may prescribe: *provided, however*, that such corporation shall not be required to assume or execute any trust without its assent. Such corporation shall also have power to receive and hold moneys or property in trust or on deposit from executors, administrators, assignees, guardians and trustees, upon such terms or conditions as may be obtained or agreed upon: *provided, also*, that all such moneys or property received under the provisions of this section shall be loaned on or invested only in the authorized loans of the United States, or of any of the New England states, or cities or counties or towns thereof, or of the states of Illinois, Iowa, Michigan, Minnesota, Wisconsin, or the cities or counties thereof, or stocks of state or national banks organized within this Commonwealth, or in the first mortgage bonds of any railroad company incorporated by any of the New England states and whose road is located wholly or in part in the same and which has earned and paid regular dividends on all its issues of capital stock for two years next preceding such loan or investment, or in the bonds of any such railroad company unencumbered by mortgages, or in first mortgages on real estate in this Commonwealth, or in any securities in which savings banks are allowed to invest, or upon notes, with two sureties, of manufacturing corporations established under the laws of this state, or of individuals with a sufficient pledge as collateral of any of the aforesaid securities; but all real estate acquired by foreclosure of mortgage or by levy of execution shall be sold at public auction within two years after such foreclosure or levy; *provided, also*, that all such money or property received, invested or loaned under this section shall be a special deposit in such corporation, and the accounts thereof shall be kept separate, and such funds, and the investment or loans of them, shall be specially appropriated to the security and payment of such deposits, and not to be subject to the

other liabilities of the corporation; and for the purpose of securing the observance of this proviso, such corporation shall have a trust department into which all business authorized by this section shall be kept separate and distinct from its general business.

SECT. 8. Every such corporation may be appointed trustee under any will or instrument creating a trust for the care and management of property, under the same circumstances and in the same manner, and subject to the same control by the court having jurisdiction of the same, as in the case of a legally qualified person. The capital stock of such corporations, with the liabilities of the stockholders existing thereunder, together with the trust guarantee fund as hereinafter provided, shall be held as security for the faithful discharge of the duties undertaken by virtue of sections seven and eight, or of any existing similar provision of law as applicable to any such corporation heretofore chartered, and no surety shall be required upon the bonds filed by such corporation. In all proceedings in the probate court or elsewhere, connected with any authority exercised under this section, or under similar provisions relating to any such corporation heretofore chartered, all accounts, returns and other papers may be signed and sworn to, in behalf of the corporation, by any officer thereof duly authorized by it, and the answers and examinations under oath of said officer shall be received as the answers and examinations of the corporation, and the court may order and compel any and all officers of such corporation to answer and attend said examination in the same manner as if they were parties to the proceedings of inquiry instead of the corporation: *provided, however,* that such corporation shall not be required to receive or hold any property or moneys, or to execute any trust, without its assent; *provided, also,* that it shall be competent for the party making a deposit with the company, to direct whether such money and property shall be held and invested separately or invested in the general trust fund of the company, and *provided, also,* that the

corporation shall always be bound to follow and be governed by all directions contained in any will or instrument under which it may act.

SECT. 9. No money, property or securities received or held by such corporation under the provisions of sections seven and eight of this act shall be mingled with the investments of the capital stock or other moneys or property belonging to such corporation, or be liable for the debts or obligations thereof.

SECT. 10. The directors may from time to time set apart as a trust guarantee fund, such portion of the profits as they may judge expedient. The trust guarantee fund shall be invested in such securities only as the trust deposits may by law be invested in. The accounts of its investment and management, and the securities in which it is invested, shall be kept in the trust department.

SECT. 11. The trust guarantee fund shall be absolutely pledged for the faithful performance by the corporation of all its duties and undertakings under the seventh and eighth sections of this act, and shall be applied to make good any default in such performance, and such pledge and liability shall not in any respect relieve the capital stock and general funds of the corporation, but creditors under the seventh and eighth sections shall have an equal claim with other creditors upon the capital and other property of the corporation, in addition to the security hereby given.

SECT. 12. No portion of such trust guarantee fund shall be transferred to the general capital while the corporation has undertakings of the kind mentioned in the seventh and eighth sections, for whose performance bonds are required from individuals, outstanding uncompleted; but its income, if not needed at any dividend time to make good such deposits or undertakings may be added to and disposed of with the general income of the corporation.

SECT. 13. Such corporations shall at all times have on hand, as a reserve, in lawful money of the United States,

an amount equal to at least fifteen per centum of the aggregate amount of all its deposits which are subject to withdrawal upon demand or within ten days; and whenever said reserve of such corporation shall be below said per centum of such deposits, it shall not increase its liabilities by making any new loans until the required proportion between the aggregate amount of such deposits and its reserve fund shall be restored: *provided*, that in lieu of lawful money two-thirds of said fifteen per centum may consist of balances payable on demand, due from any national bank doing business in this Commonwealth or in the city of New York, and one-third of said fifteen per centum may consist of lawful money and bonds of the United States or of this Commonwealth, the absolute property of such corporation.

SECT. 14. The shareholders of such corporation shall be held individually liable, equally and ratably, and not one for another, for all contracts, debts and engagements of the corporation, to the extent of the amount of their stock therein at the par value thereof, in addition to the amount invested in such shares. The provisions contained in chapter one hundred and six of the Public Statutes, sections sixty-two to seventy-one, inclusive, shall apply to and regulate the enforcement of this liability.

SECT. 15. Such corporations are also authorized to act as agents for the purpose of issuing, registering or countersigning the certificates of stock, bonds or other evidence of indebtedness of any corporation, association, municipal corporation, state or national government, on such terms as may be agreed upon, and may also act as trustee or financial or other agent for any person or firm, corporation, association, municipal corporation or government, and in their behalf may negotiate loans and may sell and negotiate the sale of securities, and may also act as trustee for the bondholders of corporations, and to this end are empowered to receive transfers of real and personal property upon such terms as may be agreed upon.

SECT. 16. No such corporation shall make any loan or discount on the security of the shares of its own capital stock, nor be the purchaser or holder of any such shares, unless such security or purchase shall be necessary to prevent loss upon a debt previously contracted in good faith; and stock so purchased or acquired shall, within six months from the time of its purchase, be sold or disposed of at public or private sale.

SECT. 17. The total liabilities to such corporation of any person, firm or corporation, other than cities or towns, for money borrowed, including in the liabilities of a company or firm the liabilities of its several members, shall at no time exceed one-fifth part of such amount of the capital stock of this corporation as is actually paid up. But the discount of bills of exchange drawn in good faith against actually existing values, and the discount of commercial or business paper actually owned by the person negotiating the same, shall not be considered as money borrowed.

SECT. 18. Such corporation may hold real estate suitable for the transaction of its business to an amount not exceeding twenty-five per cent. of its capital, and in no case to exceed two hundred and fifty thousand dollars. No such investment shall be made in real estate which is subject to mortgage, nor shall the whole amount so invested, including the cost of any alterations in any building, or any additions thereto in the nature of permanent fixtures, exceed the sum above limited.

SECT. 19. No person shall be a director in any such corporation unless he is a stockholder holding not less than ten shares of unpledged stock therein. A majority of the directors shall be citizens of and resident in this Commonwealth and not more than one-third of the directors shall be directors in any other corporation included within the provisions of this act.

SECT. 20. Deposits with such corporation, which can be withdrawn on demand or upon not exceeding ten days' notice, shall for the purposes of taxation be deemed

money in possession of the persons to whom the same is payable.

SECT. 21. Such corporation shall also, annually, between the first and tenth days of May, return to the tax commissioner a true statement, attested by the oath of some officer of the corporation, of all personal property held upon any trust on the first day of May which would be taxable if held by an individual trustee residing in this Commonwealth, and the name of every city or town in this Commonwealth where any beneficiary resided on said day, and the aggregate amount of such property then held for all beneficiaries resident in each of such cities or towns, and also the aggregate amount held for beneficiaries not resident in this Commonwealth, under the pains and penalties provided in section fifty-four of chapter thirteen of the Public Statutes and acts in amendment thereof, for corporations failing to make returns provided by said act. Such corporation shall annually pay to the treasurer of the Commonwealth a sum to be ascertained by assessment by the tax commissioner upon an amount equal to the total value of such property, at the rate ascertained and determined by him, under section forty of chapter thirteen of the Public Statutes and acts in amendment thereof.

SECT. 22. Such corporation shall also, annually, between the first and tenth days of May, return to the tax commissioner a true statement, verified by the oath of some officer of the corporation, of the amount of all sums deposited with it on interest or for investment, other than those specified in the twentieth and twenty-first sections of this act, together with the name of every city and town in this Commonwealth where any beneficial owner resided on said first day of May, and the aggregate amount of such deposits then held for the benefit of persons residing in each of said cities and towns, under like penalty. Such corporation shall annually pay to the treasurer of the Commonwealth a sum to be ascertained by assessment by the tax commissioner upon an amount

equal to the total value of such deposits at three-fourths of the rate ascertained and determined by him under section forty of chapter thirteen of the Public Statutes and acts in amendment thereof.

SECT. 23. No taxes shall be assessed in any city or town for state, county or town purposes, upon or in respect to any such property held in trust or any such amounts deposited on interest or for investment, but such proportion of the sum so paid by such corporation as corresponds to the amount of such property held for beneficiaries or payable to persons resident in this Commonwealth shall be credited and paid to the several cities and towns where it appears from the returns or other evidence that such beneficiaries resided on the first day of May next preceding, according to the aggregate amount so held for beneficiaries and persons residing in such cities and towns respectively; and in regard to such sums so to be assessed and paid as aforesaid such corporation shall be subject to sections forty-two, fifty-three, fifty-seven, fifty-eight and fifty-nine of chapter thirteen of the Public Statutes and acts in amendment or lieu thereof, so far as the same are applicable thereto.

SECT. 24. Every such corporation shall be subject to the provisions of chapter thirteen of the Public Statutes as to the taxation of its capital stock, and to any acts in amendment thereof and in addition thereto.

SECT. 25. The books of such corporation shall at all reasonable times be open for inspection to the stockholders and to beneficiaries under any trust held by such corporation as hereinbefore provided.

SECT. 26. Such corporation shall, annually, within ten days after the last business day of October, and at such other times as the commissioners of savings banks may require, but not exceeding four times within any calendar year, make a return to the commissioners of savings banks in this Commonwealth, showing accurately the condition thereof at close of business on said day, which shall be signed and sworn to by its president and secre-

tary, treasurer or actuary and a majority of its board of directors; and said returns shall specify the following, namely: Capital stock; amount of all moneys and property in detail in the possession or charge of said company as deposits; amount of deposits payable on demand or within ten days; amount of trust guarantee fund; trust funds or for purposes of investment; number of depositors; investments in authorized loans of the United States or any of the New England states or cities or counties or towns, stating amount in each; investments in bank stock, stating amount in each; investments in railroad stock, stating amount in each; investments in railroad bonds, stating amount in each; loans on notes of corporations; loans on notes of individuals; loans on mortgages of real estate; cash on hand and such other information as the commissioners of savings banks may prescribe; all as existing at the date of making such returns, with the rate, amount and date of dividends since last return. The commissioners of savings banks shall have access to the vaults, books and papers of the company, and it shall be their duty to inspect, examine and inquire into its affairs and to take proceedings in regard to them in the same manner and to the same extent as if this corporation was a savings bank, subject to all the general laws which are now or hereafter may be in force relating to such institutions in this regard. Such returns required to be made to the commissioners of savings banks shall be in the form of a trial balance of its books, and shall specify the different kinds of its liabilities and the different kinds of its assets, stating the amount of each kind, in accordance with a blank form to be furnished by said commissioners; and these returns shall be published in a newspaper of the city or town where such corporation is located, by and at the expense of such corporation, at such times and in such manner as may be directed by said commissioners, and in the annual report of said commissioners.

SECT. 27. The name shall be one not previously in use by any existing corporation established under the laws of this Commonwealth, nor so nearly identical therewith as to be calculated to mislead, and shall be changed only by act of the general court. The words "trust company" shall form a part of the name.

An Act relating to investments of safe deposit, loan and trust companies.

[Chapter 342, Acts of 1889.]

SECTION 1. No incorporated safe deposit, loan or trust company, shall advance money or credits upon notes secured by deed of trust or by mortgage upon farms or agricultural or unimproved lands situated outside of this Commonwealth, except said lands be in the New England states or the state of New York, nor invest in or make loans upon the bonds or other securities of any company negotiating or dealing in such notes so secured or in such mortgages. Any such safe deposit, loan or trust company which now has any of its funds so invested shall dispose of said investments on or before the thirty-first day of December in the year eighteen hundred and eighty-nine.

SECT. 2. This act shall take effect on the first day of July in the year eighteen hundred and eighty-nine.

An Act to amend an act in relation to safe deposit, loan and trust companies.

[Chapter 315, Acts of 1890.]

SECTION 1. Every safe deposit, loan and trust company subject to the provisions of chapter four hundred and thirteen of the acts of the year eighteen hundred and eighty-eight is hereby authorized, subject to the limitations of section one of said act and of chapter three hundred and forty-two of the acts of the year eighteen hundred

and eighty-nine, to advance money or credits, whether capital or general deposits, on real property situated within this Commonwealth and on personal security, on terms that may be agreed upon, and also to invest its money or credits, whether capital or general deposits, in the stocks, bonds or other evidences of indebtedness of corporations; and all the rights and privileges necessary for the execution of such powers are hereby granted: *provided*, that no safe deposit, loan or trust company whenever incorporated shall as agent, buy, sell or negotiate any securities or evidences of debt on which said company may not lawfully advance money or credits, nor as such agent buy, sell or negotiate evidences of debt secured exclusively by real estate under mortgage or deed of trust.

SECT. 2. Any incorporated trust company, or safe deposit and trust company, now transacting business in this Commonwealth and chartered by the legislature of this Commonwealth prior to the passage of chapter four hundred and thirteen of the acts of the year eighteen hundred and eighty-eight, may by vote of the majority of the stock represented at a special meeting of the stockholders legally called for the purpose accept and adopt as a part of their charters all the provisions of any one section or all the sections of said chapter four hundred and thirteen of the acts of the year eighteen hundred and eighty-eight: and thereafter shall have all the powers and privileges and be subject to all the duties, liabilities and restrictions set forth in such section or sections as may be thus accepted and adopted: *provided*, that a certificate signed and sworn to by the clerk of such trust company, or safe deposit and trust company, setting forth the fact of such acceptance and adoption shall be filed with the secretary of the Commonwealth and with the board of commissioners of savings banks within ten days from the date of such special meeting.

SECT. 3. This act shall take effect upon its passage.

An Act in relation to enforcing the liability of shareholders in trust companies.

[Chapter 327, Acts of 1892.]

SECTION 1. Any trust company whose shareholders are liable in the manner set forth in section fourteen of chapter four hundred and thirteen of the acts of the year eighteen hundred and eighty-eight, whose capital stock shall in the opinion of the board of commissioners of savings banks have become impaired by losses or otherwise, shall, within three months after receiving notice from said board, pay the deficiency in the capital stock by assessment upon the shareholders, pro rata, for the amount of the capital stock held by each. If any such company shall fail to pay up such deficiency in its capital stock for three months after receiving notice from said board of commissioners of savings banks, said board may apply to a justice of the supreme judicial court for an injunction against it, as provided in section six of chapter one hundred and sixteen of the Public Statutes: *provided*, that if any shareholder or shareholders of such company shall neglect or refuse, after three months' notice, to pay the assessment as provided in this section, it shall be the duty of the board of directors to cause a sufficient amount of the capital stock of such shareholder or shareholders to be sold at public auction, after thirty days' notice shall be given by posting such notice of sale in the office of the company and by publishing such notice in a newspaper of the city or town in which the company is located or in a newspaper published nearest thereto, to make good the deficiency; and the balance, if any, shall be returned to such delinquent shareholder or shareholders.

SECT. 2. Nothing in this act shall be construed to take away the right of creditors to enforce the liability of shareholders in such corporations, as provided by section fourteen of chapter four hundred and thirteen of the acts of the year eighteen hundred and eighty-eight, or to increase the general liability of such shareholders.

SECT. 3. This act shall take effect upon its passage.

An Act to limit the time within which safe deposit, loan and trust companies shall organize and commence business.

[Chapter 114, Acts of 1893.]

SECTION 1. Every safe deposit, loan or trust company hereafter incorporated under the laws of this Commonwealth shall organize and commence business within two years from the date of its incorporation, or its charter shall become void.

SECT. 2. Every such company heretofore incorporated shall commence business within two years from the passage of this act, or its charter shall become void.

SECT. 3. This act shall take effect upon its passage.

An Act relative to deposits by cities and towns in banks and trust companies.

[Chapter 266, Acts of 1893.]

No city or town shall have or place on deposit at any time, in any bank or trust company, an amount exceeding sixty per cent. of the capital and surplus of such bank or trust company, unless such bank or trust company shall give to the city or town satisfactory security for such deposit in excess of said sixty per cent.

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NINETEENTH ANNUAL REPORT

OF THE

BOARD OF COMMISSIONERS

OF

SAVINGS BANKS.

1894.

PART II.

CO-OPERATIVE BANKS, COLLATERAL LOAN COMPANIES,
MORTGAGE LOAN AND INVESTMENT COMPANIES.

BOSTON:
WRIGHT & POTTER PRINTING CO., STATE PRINTERS,
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1895.

Commonwealth of Massachusetts.

OFFICE OF THE BOARD OF COMMISSIONERS OF SAVINGS BANKS,
STATE HOUSE, BOSTON, Feb. 1, 1895.

To the Honorable the Senate and House of Representatives in General Court assembled.

The Board of Commissioners of Savings Banks, in accordance with the provisions of statute, presents Part II. of its nineteenth annual report, showing the condition of the following institutions at close of business Oct. 31, 1894, viz. : —

117 co-operative banks with assets of	\$18,584,671 13
2 collateral loan companies with assets of	1,932,349 34
2 mortgage loan companies with assets of	408,421 76
	<hr/>
	\$20,925,442 23

CO-OPERATIVE BANKS.

Permission has been given during the year to organize the following banks, viz. : —

The Lafayette Co-operative Bank, located at Fall River; commenced business July 12, 1894.

The Winchester Co-operative Bank, located at Winchester; commenced business Nov. 13, 1893.

The Roger-Conant Co-operative Bank, located at Salem. This bank did not commence business until November, consequently no return is included in this report.

The Spencer Co-operative Bank at Spencer has discontinued business and distributed its assets without loss to the shareholders; its books and papers have been deposited with this Board, and it is recommended that the corporation be now dissolved.

During the year fourteen banks have each had two series and nine banks have each had one series of shares mature; the number of months between the dates of issue and the date of maturity in the several banks was as follows: —

1 bank,	{	1 series,	.	.	.	.	143 months.	
		1 "	.	.	.	.	142 "	
1 "		1 "	.	.	.	.	132 "	
1 "		1 "	.	.	.	.	143 "	
1 "		2 "	.	.	.	.	139 "	each series.
1 "		2 "	.	.	.	.	136 "	each series.
1 "		2 "	.	.	.	.	140 "	each series.
1 "		2 "	.	.	.	.	138 "	each series.
1 "		1 "	.	.	.	.	134 "	
1 "		1 "	.	.	.	.	137 "	
1 "	{	1 "	.	.	.	.	134 "	
		1 "	.	.	.	.	133 "	
1 "	{	1 "	.	.	.	.	139 "	
		1 "	.	.	.	.	138 "	
1 "	{	1 "	.	.	.	.	140 "	
		1 "	.	.	.	.	142 "	
1 "		2 "	.	.	.	.	138 "	each series.
1 "		2 "	.	.	.	.	138 "	each series.
1 "		1 "	.	.	.	.	138 "	
1 "		2 "	.	.	.	.	138 "	each series.
1 "		1 "	.	.	.	.	141 "	
1 "		2 "	.	.	.	.	139 "	each series.
1 "		1 "	.	.	.	.	134 "	
1 "		1 "	.	.	.	.	144 "	
1 "		2 "	.	.	.	.	140 "	each series.
1 "		1 "	.	.	.	.	133 "	
1 "		2 "	.	.	.	.	134 "	each series.

The average time of maturity, as shown by the table, is $138\frac{6}{7}$ months.

The total number of shares matured was 1,869, of the aggregate value of \$378,282.66, equivalent to \$202.40 per share; of the aggregate value, the amount paid in as dues was \$257,487; the balance of \$120,795.66 was the amount of profits credited to the shares, an average of \$64.63 to each.

Of the above-mentioned 1,869 shares, 293 were pledged for real estate loans and 306 for share loans, 1,270 being free or unpledged.

The shares which matured were held by 457 members, an average of $4\frac{2}{10}$ to each ; of these, 123 were borrowers.

The number of loans cancelled by the maturity of shares was 62 real estate loans, amounting to \$55,875 ; and 84 share loans, amounting to \$38,525.

The following table gives particulars of all shares matured during the year : —

Statement of Shares Matured since Last Report.

NAME OF BANK.	Number of Certs.	Date of Issue.	Date of Maturity.	Amount paid to per Share.	Maturing Value per Share.	NUMBER OF SHARES MATURED.					Total.	SHARES LOANS CANCELLED BY MATURITY OF SHARES.				Total Value of Shares Matured.	
						19031904190519061907						Number.	Amount.				
Cambridge Co-operative Bank,	17	Sept., 1881,	Nov., 1893,	\$143	\$200 50	6						1	1	-	2	\$100 00	\$1,002 00
"	18	March, 1882,	Dec., 1893,	142	202 10	6						1	1	-	2	950 00	1,010 05
Campello	7	Oct., 1883,	Oct., 1894,	132	200 55	33						9	9	\$7,600	-	-	7,850 04
Equitable	9	April, 1882,	March, 1894,	143	203 75	23						5	1	-	1	725 00	5,705 25
Mitchburg	10	May, 1882,	Dec., 1893,	139	201 44	56						24	6	2	11	1,000 00	17,322 84
"	11	Nov., 1892,	June, 1894,	139	201 37	48						21	0	6	3	250 00	9,665 76
Haverhill	9	Jan., 1883,	April, 1894,	130	201 78	96						20	4	3	1	100 00	19,370 88
"	10	July, 1883,	Oct., 1894,	135	200 94	103						19	3	2	1	150 00	20,595 82
Holyoke	5	May, 1882,	Dec., 1893,	140	202 37	31						11	5	3	6	7,350 00	16,391 97
"	6	Nov., 1882,	June, 1894,	140	202 27	62						18	11	1	10	4,500 00	12,640 74
Home	1	June, 1882,	Dec., 1893,	135	204 60	79						26	5	1	7	1,620 00	16,165 77
"	2	Dec., 1882,	June, 1894,	133	204 60	65						11	4	-	5	2,080 00	13,304 85
Homestead	12	March, 1883,	April, 1894,	134	200 58	28						3	2	2	-	-	4,801 84
Mechanics	7	Jan., 1883,	June, 1894,	137	200 00	99						26	-	-	-	-	17,800 00
Mechanics	3	Dec., 1893,	Jan., 1894,	134	201 43	61						16	1	-	1	680 00	12,390 28
"	4	Jan., 1894,	June, 1894,	138	200 45	77						10	4	-	4	1,760 00	15,435 43

New Bedford	"	"	"	3	Aug., 1892,	March, 1894,	139	203 93	11	-	30	41	15	2	2	2,200 00	-	-	8,361 13
"	"	"	"	4	Feb., 1893,	Aug., 1894,	138	201 53	3	6	16	25	12	4	1	600 00	950 00	3	5,038 25
People's	"	"	"	1	March, 1892,	Nov., 1893,	140	205 69	14	5	57	76	18	3	3	2,700 00	450 00	1	15,632 44
"	"	"	"	2	July, 1892,	May, 1894,	142	209 47	5	-	30	35	5	1	1	1,000 00	-	-	7,331 45
Pioneer	"	"	"	9	Oct., 1892,	April, 1894,	138	204 78	6	-	8	14	4	1	1	1,200 00	-	-	2,866 92
"	"	"	"	10	April, 1893,	Oct., 1894,	138	204 64	12	-	15	27	7	3	4	2,400 00	-	-	5,525 28
Plymouth	"	"	"	1	June, 1892,	Dec., 1893,	138	200 06	4	2	11	17	8	3	1	800 00	200 00	2	3,401 02
"	"	"	"	2	Dec., 1892,	June, 1894,	138	200 12	-	-	7	7	2	-	-	-	-	-	1,400 84
Security	"	"	"	6	Dec., 1892,	May, 1894,	138	200 27	16	20	61	97	18	5	2	1,200 00	4,200 00	3	19,426 19
Somerville	"	"	"	6	Oct., 1892,	March, 1894,	138	202 90	-	-	22	22	8	-	-	-	-	-	4,463 80
"	"	"	"	7	April, 1893,	Sept., 1894,	138	202 59	7	18	72	97	14	4	1	1,400 00	2,100 00	3	19,651 23
Springfield	"	"	"	1	May, 1892,	Feb., 1894,	141	202 52	-	-	33	33	13	-	-	-	-	-	6,683 16
Troy	"	"	"	5	April, 1892,	Oct., 1893,	139	203 28	2	-	41	43	9	1	1	350 00	50 00	1	8,741 04
"	"	"	"	6	Oct., 1892,	April, 1894,	139	202 59	-	-	37	37	7	-	-	-	-	-	7,495 83
Waltham	"	"	"	5	Oct., 1892,	Nov., 1893,	134	200 08	22	7	85	114	25	6	4	4,250 00	1,100 00	2	22,809 12
Westfield	"	"	"	1	Dec., 1891,	Dec., 1893,	144	204 26	-	23	55	78	18	4	-	-	3,470 00	4	15,932 28
West Roxbury	"	"	"	3	March, 1892,	Nov., 1893,	140	203 57	-	13	15	28	8	5	-	-	1,900 00	5	5,699 96
"	"	"	"	4	Sept., 1892,	May, 1894,	140	203 66	3	-	1	4	2	1	1	600 00	-	-	814 64
Worcester	"	"	"	6	Oct., 1892,	April, 1894,	138	202 97	17	17	46	80	22	7	4	3,400 00	2,250 00	7	16,237 60
Workingmen's	"	"	"	6	Dec., 1892,	Jan., 1894,	134	200 55	14	-	-	14	2	2	2	2,800 00	-	-	2,807 70
"	"	"	"	7	June, 1893,	July, 1894,	134	200 16	34	-	-	34	5	5	5	6,800 00	-	-	6,805 44
									293	306	1,270	1,869	457	123	62	\$55,875 00	\$38,525 00	84	\$378,282 66

BUSINESS OF THE YEAR.

During the year the sum of \$5,132,330.68 has been paid into the banks as dues.

During the same period there has been paid back to members \$2,727,641.47 for dues on shares withdrawn; \$44,414 for dues on shares forfeited; \$975,864 for dues on shares retired; and \$257,445 for dues on shares matured,—a total of \$4,005,364.47.

During the same time there has been paid into the banks for interest \$1,044,737.65; for premiums, \$69,095.43; and for fines, \$39,769.77.

The number of shares issued during the year was 117,210, the number cancelled being 110,277, viz.:—

Shares withdrawn,	.	.	.	.	.	.	94,243
Shares forfeited,	.	.	.	.	.	.	1,952
Shares retired,	.	.	.	.	.	.	12,213
Shares matured,	.	.	.	.	.	.	1,869

Several of the banks, in consequence of not being able to loan their accumulations, have availed themselves of the provisions of law and retired shares in addition to the number required by statute.

It would be well if the banks generally should limit the issue of shares to a smaller number than has been usual heretofore, and take their choice of loans offering rather than continue to issue a large number and then have to seek borrowers, in some instances at a distance from the bank, thereby taking greater risks.

The following table gives a consolidated statement in detail of the receipts and disbursements of all the banks during the year:—

Detailed Statement of Receipts and Disbursements for the Year ending
Oct. 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$5,132,330 68	For real estate loans, . .	\$4,774,168 79
From interest,	1,044,737 65	For share loans,	714,650 17
From premiums,	69,095 43	For dues capital (withdrawn),	2,727,641 47
From fines,	39,769 77	For dues capital (forfeited),	44,414 00
From transfer fees, . . .	358 86	For dues capital (retired), .	975,864 00
From real estate loans repaid,	3,750,897 61	For dues capital (matured),	257,446 00
From share loans repaid, .	744,164 22	For profits capital (with- drawn),	379,740 84
From withdrawal profits, .	48,342 36	For profits capital (forfeited),	8,116 05
From forfeiture profits, . .	2,039 83	For profits capital (retired),	251,377 15
From forfeited shares, . .	25,480 61	For profits capital (matured),	120,142 16
From expense,	1,686 00	For temporary expenses, .	90,728 70
From real estate,	112,781 54	For permanent expenses, .	3,827 08
From bonds and notes, . .	86,275 00	For forfeited shares, . . .	20,269 05
From retired shares, . . .	250,449 04	For bonds and notes, . . .	65,774 98
From matured shares, . . .	78,785 01	For real estate,	166,619 02
From sundries,	62,061 06	For interest,	12,626 08
Cash on hand Oct. 31, 1893, .	352,886 40	For retired shares,	247,665 78
		For matured shares,	68,662 14
		For sundries,	53,133 06
		Cash on hand Oct. 31, 1894, .	829,266 60
	\$11,802,131 07		\$11,802,131 07

A comparison of the consolidated balance sheet on page 236 with that for the year ending Oct. 31, 1893, shows an increase in total assets of \$1,498,749.20. Loans on real estate have increased \$1,012,671.18, while loans on shares have decreased \$31,039.05, a net increase of \$981,632.13 in loan account.

The amount of cash on hand is \$829,266.60, as against \$352,886.40 in October, 1893, and \$685,046.68 in October, 1892. Of the cash on hand the sum of \$270,186.69 is reported as having been sold, leaving an accumulation of about \$500,000 not required to meet the direct liabilities of the banks for shares matured, retired and forfeited.

This large accumulation of unemployed money, if long continued, is liable to prove an element of danger to the banks ;

for, as it is with the individual so is it with corporations, when money comes freely and in large amounts, it frequently happens that less care is given to its disposition than when it is harder to obtain or comes in smaller sums.

Some of the banks appear to have realized this condition of affairs, and have recently limited their issues of new shares to actual borrowers and those whose holdings had been retired or matured, and in some cases to borrowers only. Such a course is to be commended, and the good results thereof will be manifest when later in the history of those banks the question of retiring shares is reached.

City and town bonds and notes have decreased \$21,863.27.

Mortgages (usually taken in part payment upon sale of real estate taken under foreclosure) have increased \$20,659.59.

The unpaid interest, premiums and fines amount to \$86,383.26, as against \$66,461.73 in 1893. This would appear to indicate that the depression in business had seriously affected the ability of the borrowers to keep good their agreements, as the increase of \$19,921.53 is out of proportion to the increase in business.

The item of real estate held by foreclosure has changed during the year from \$105,197.75 to \$139,136.92, — an increase of nearly \$34,000, or about 32½ per cent., notwithstanding the banks advise sales of real estate during the same period of \$112,781.54.

This increase is also very largely out of proportion to the general increase in business. The aggregate amount of the holdings is also out of proportion to the amount held by the savings banks, which institutions have less than one-third of one per cent. of their assets in real estate held under foreclosure, while the co-operative banks have three-quarters of one per cent. of their assets so held.

This large holding leads one to infer that in some of the banks there may have been a want of proper care in granting applications for loans. While the question of loss on the property now held cannot be determined until sales have been made, it would seem that if closer attention had been given by the security committees to the value and location of the estates, and a sufficient margin had been required in the same over the sum loaned, so large an amount, even in the present disturbed

state of business affairs, would not have been found on the books of the banks.

The fact of such holdings would seem to add emphasis to what is said elsewhere regarding the danger of banks issuing shares in excess of what are required to meet the demands of borrowers of the best class.

A bank which shows the largest number of shares issued and the greatest receipts of money is not by any means the most successful if it has to foreclose some of its loans and be at the trouble and expense of carrying for a longer or shorter time the real estate so acquired, with possibility of loss when the property is disposed of.

A more pleasing exhibit in the consolidated balance sheet is the items of guaranty fund and surplus; these show an aggregate increase for the year of \$48,470.38, and now amount to \$199,636.48; the undivided earnings also show an increase of \$9,368.53.

FINES.

The law regulating the business of the co-operative banks is generally admirable in its provisions, but in that part which relates to the charging of fines it is ambiguous in its meaning, and would be improved by proper amendment.

Under the law as it now stands it is possible and in fact it is frequently the case, that a member who subscribes for shares, after making a few payments, is unable or unwilling to continue his monthly dues, and, omitting to give notice of intended withdrawal, becomes delinquent; he is then fined to such an extent that a large portion of his investment is absorbed by such fines, and he is able to recover only a portion of his actual payments.

While we are not willing to coincide with a technical journal published in another State, which characterizes such transactions as "robbery," we do feel that a law which permits such a practice is out of place on the statute books of this Commonwealth, is unjust to the members and against the best interests of the bank, and should be amended.

Whatever may be the opinions of those interested in the management of the banks as regards the matter of fines generally, they will, we think, agree with this Board that as a rule

a member should at all times be able upon leaving the bank to receive back all he has paid into it; and such a provision exists in the laws of at least one State.

DISTRIBUTION OF PROFITS.

In view of the diversity of methods in use by the banks in making up their division of profits, especially upon the dues paid in during the term for which the dividend is computed, the commissioners, in October last, acting under the provisions of statute, directed that in all divisions of profits made thereafter, the rate having been determined, the calculations should be made in a uniform manner, as prescribed in the following rules:—

Rule for Banks issuing Shares Annually.

	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.
Value at beginning of term, .	—	\$12 39	\$25 52	\$39 41	\$54 20	\$69 84
Interest for 12 months at 6 per cent.,	—	74	1 53	2 37	3 25	4 19
Dues paid during term, . .	\$12 00	12 00	12 00	12 00	12 00	12 00
Interest on same,	39	39	39	39	39	39
Total value per share, . .	\$12 39	\$25 52	\$39 44	\$54 20	\$69 84	\$86 42
Dividend per share, at the rate of 6 per cent.,	\$0 39	\$1 13	\$1 92	\$2 76	\$3 64	\$4 58

	7th Year.	8th Year.	9th Year.	10th Year.	11th Year.	12th Year.
Value at beginning of term, .	\$86 42	\$104 00	\$122 63	\$142 38	\$163 31	\$185 50
Interest for 12 months at 6 per cent.,	5 19	6 24	7 36	8 54	9 80	11 13
Dues paid during term, .	12 00	12 00	12 00	12 00	12 00	12 00
Interest on same,	39	39	39	39	39	39
Total value per share, .	\$104 00	\$122 63	\$142 38	\$163 31	\$185 50	\$209 02*
Dividend per share, at the rate of 6 per cent.,	\$5 58	\$6 63	\$7 75	\$8 93	\$10 19	\$11 52

* Shares mature at this point.

Rule for Banks issuing Shares Semi-annually.

	1st 6 Mos.	2d 6 Mos.	3d 6 Mos.	4th 6 Mos.	5th 6 Mos.	6th 6 Mos.
Value at beginning of term, .	—	\$6 10	\$12 38	\$18 85	\$25 52	\$32 39
Interest for 6 months at 6 per cent.,	—	18	37	57	77	97
Dues paid during term, . .	\$6 00	6 00	6 00	6 00	6 00	6 00
Interest on same,	10	10	10	10	10	10
Total value per share, . .	\$6 10	\$12 38	\$18 85	\$25 52	\$32 39	\$39 46
Dividend per share, at the rate of 6 per cent. per annum, . .	\$0 10	\$0 28	\$0 47	\$0 67	\$0 87	\$1 07

	7th 6 Mos.	8th 6 Mos.	9th 6 Mos.	10th 6 Mos.	11th 6 Mos.	12th 6 Mos.
Value at beginning of term, .	\$39 46	\$46 74	\$54 24	\$61 97	\$69 93	\$78 13
Interest for 6 months at 6 per cent.,	1 18	1 40	1 63	1 86	2 10	2 34
Dues paid during term, . .	6 00	6 00	6 00	6 00	6 00	6 00
Interest on same,	10	10	10	10	10	10
Total value per share, . .	\$46 74	\$54 24	\$61 97	\$69 93	\$78 13	\$86 57
Dividend per share, at the rate of 6 per cent. per annum, . .	\$1 28	\$1 50	\$1 73	\$1 96	\$2 20	\$2 44

	13th 6 Months.	14th 6 Months.	15th 6 Months.	16th 6 Months.	17th 6 Months.	18th 6 Months.
Value at beginning of term, .	\$86 57	\$95 27	\$104 23	\$113 46	\$122 96	\$132 75
Interest for 6 months at 6 per cent.,	2 60	2 86	3 13	3 40	3 69	3 98
Dues paid during term, .	6 00	6 00	6 00	6 00	6 00	6 00
Interest on same at 6 per cent.,	10	10	10	10	10	10
Total value per share, .	\$95 27	\$104 23	\$113 46	\$122 96	\$132 75	\$142 83
Dividend per share, at the rate of 6 per cent. per an- num,	\$2 70	\$2 96	\$3 23	\$3 50	\$3 79	\$4 08

Rule for Banks issuing Shares Semi-annually — Concluded.

	19th 6 Months.	20th 6 Months.	21st 6 Months.	22d 6 Months.	23d 6 Months.
Value at beginning of term, . . .	\$142 83	\$153 22	\$163 92	\$174 94	\$186 29
Interest for 6 months at 6 per cent., .	4 29	4 60	4 92	5 25	5 59
Dues paid during term,	6 00	6 00	6 00	6 00	6 00
Interest on same at 6 per cent., .	10	10	10	10	10
Total value per share, . . .	\$153 22	\$163 92	\$174 94	\$186 29	\$197 98
Dividend per share, at the rate of 6 per cent. per annum,	\$4 39	\$4 70	\$5 02	\$5 35	\$5 69

Value per share at end of 23d term, \$197 98
Three months' dues, 3 00

Making the shares reach the value of \$200 98
when payments of dues thereon shall cease, and the holder be entitled to receive said
value with interest at the rate of 6 per cent. per annum for all full months from the last
adjustment of profits to the date of payment, as provided by the statutes relating to co-
operative banks.

Formula for computing Interest on Dues paid in during a Term of
either Three, Six or Twelve Months.

	Quarterly Division of Profits.	Semi-annual Division of Profits.	Annual Division of Profits.
\$1 paid the first month is entitled to interest for	3 months.	6 months.	12 months.
“ “ second “ “ “	2 “	5 “	11 “
“ “ third “ “ “	1 month.	4 “	10 “
“ “ fourth “ “ “	. . .	3 “	9 “
“ “ fifth “ “ “	. . .	2 “	8 “
“ “ sixth “ “ “	. . .	1 month.	7 “
“ “ seventh “ “ “	. . .	. . .	6 “
“ “ eighth “ “ “	. . .	. . .	5 “
“ “ ninth “ “ “	. . .	. . .	4 “
“ “ tenth “ “ “	. . .	. . .	3 “
“ “ eleventh “ “ “	. . .	. . .	2 “
“ “ twelfth “ “ “	. . .	. . .	1 month.
Equivalent to the interest on \$1 for	6 months.	21 months.	78 months.
Which at the rate of 6 per cent. per annum would be	3 cents.	10 cents.	39 cents.
Which at the rate of 6½ per cent. per annum would be	3 “	11 “	42 “
Which at the rate of 7 per cent. per annum would be	4 “	12 “	45 “

Banks issuing shares quarterly, as also those distributing profits at rates other than six per cent., to conform to same rules, modified to meet difference in rates and dividend terms.

RATES OF INTEREST PAID BY BORROWERS.

The question whether loans obtained through co-operative banks are more or less economical to the borrower than those secured from savings banks has recently received considerable attention and been discussed in the public prints and elsewhere. Figures can be assumed to prove either phase of the question; the methods of business in the two classes of institutions are, however, so dissimilar that, unless actual simultaneous transactions in one of each class can be quoted, and all the lapses in payments and ramifications of book-keeping in both cases be taken into account, such figures are of comparatively little importance.

The person who comes into possession at some time of a small sum of money, and who is not sure as to when in the future he may have any more which he may desire to invest, naturally seeks the savings bank in which to deposit his accumulations; such a person, when he desires to borrow money on a mortgage of real estate, as naturally applies to the savings bank therefor, knowing, if the loan be so obtained, that so long as he keeps his interest paid promptly he can usually pay upon account of the principal at such irregular intervals as may best suit his convenience. On the other hand, the one who can every month reserve out of his or her income the sum of one dollar or more, joins some one of the co-operative banks, which institutions are especially designed for the accommodation of such persons; and when the time arrives that he desires a loan he naturally turns to the co-operative bank therefor, knowing that his monthly payments of dues (which must be met) are continually reducing the sum due from him to the bank.

It is these compulsory monthly payments of dues and interest which makes a loan from a co-operative bank the best for a person of small means and income, whether the cost of interest be a trifle more or less than on a loan from a savings bank.

The person who might without special effort be able to pay into the co-operative bank \$10 each month (the sum required

to be paid on a loan of \$1,000), would oftentimes — the temptations to spend money are so numerous — find it extremely difficult to put aside each month the same sum, and to deposit in a savings bank \$60 at the end of six months, when only half the sum would be required at that time to pay his interest due to the savings bank.

The discussion of the question referred to, even should it be made to appear that a loan from a savings bank is more economical to the borrower than is a loan from a co-operative bank, which is very questionable, does the latter institutions far less injury than do the statements put forth by some of the co-operative banks that loans in these banks cost the borrower only $3\frac{1}{8}$, $3\frac{1}{2}$ or 4 per cent. per annum interest, notwithstanding the rate at which the money was hired may have been as high as 6 to $7\frac{1}{2}$ per cent. To the man of business, judging quickly, without time to analyze the operations and methods of co-operative banking, such a statement seems incredible; and he is led to at once, and very properly, doubt its accuracy, and is inclined to condemn the whole system as misleading and unworthy of confidence and support.

There is an old adage, as true now as when first uttered, that “one man can’t loan money at a high rate of interest and the borrower get it at a low rate,” and this is as applicable to co-operative banks as to individuals.

The man who borrows money of a co-operative bank at 7 per cent. interest continues to pay that rate until his loan matures or he shall have made a new contract. In the mean time a separate account is kept of his dues paid in each month (really partial payments on the loan), and it is the accumulation of interest, profits divided, on this account, compounded either quarterly, semi-annually or annually, according as new series of shares are issued, that at maturity goes to reduce the balance of interest in his two accounts.

As an illustration of the subject under discussion, we quote a transaction to which our attention was recently called, namely: —

A loan of \$1,000 was made by a co-operative bank at 6 per cent. interest, with an added monthly premium of 25 cents per share, making the rate equivalent to $7\frac{1}{2}$ per cent. per annum. This involved a monthly payment of dues on 5 shares, \$5;

interest on \$1,000 for a month, \$5 ; premium, 25 cents a share on 5 shares, \$1.25 ; an aggregate of \$11.25 ; which was continued for a period of 132 months, when the shares matured, the whole amount paid during the term being :

Dues, \$5 each month for 132 months,	\$660 00
Interest, \$5 each month for 132 months,	660 00
Premium, \$1.25 each month for 132 months,	165 00
<hr/>	
A total of,	\$1,485 00

These payments liquidated the loan of \$1,000 and left a remainder of \$485, which was said to represent the cost to the borrower for interest on the loan for 132 months.

The officers of the bank claimed that by this transaction the borrower had a loan of \$1,000 for eleven years, at a cost of \$485, and that the rate of interest was only about $4\frac{4}{10}$ per cent. per annum.

Such a statement is erroneous, for it will be seen at a glance from the foregoing statement that the interest (including premiums) paid by him was exactly $7\frac{1}{2}$ per cent., or \$825, the difference of \$340 being what his monthly payments of dues, \$660 in all, had earned during the term ; in short, the amount of \$485 was merely the difference between what he paid the bank as interest on the money belonging to it, and what the bank allowed him as interest on the money it held belonging to him.

It is the usual custom among the banks to require the monthly payments to be made in advance ; such being the case in the instance referred to, we claim that at no time did the borrower owe the bank the full sum of his loan, inasmuch as, before receiving the amount of \$1,000, he had paid \$5 in dues, and consequently for the first month of the term he owed the bank only \$995, which was thereafter reduced each month by the sum of \$5.

Treating the transaction in the same manner for the whole term of 132 months, we find that the borrower actually had the use of the following sums each for one month's time, viz. : —

\$995	\$895	\$795	\$695	\$595	\$495	\$395
990	890	790	690	590	490	390
985	885	785	685	585	485	385
980	880	780	680	580	480	380
975	875	775	675	575	475	375
970	870	770	670	570	470	370
965	865	765	665	565	465	365
960	860	760	660	560	460	360
955	855	755	655	555	455	355
950	850	750	650	550	450	350
945	845	745	645	545	445	345
940	840	740	640	540	440	340
935	835	735	635	535	435	—
930	830	730	630	530	430	—
925	825	725	625	525	425	—
920	820	720	620	520	420	—
915	815	715	615	515	415	—
910	810	710	610	510	410	—
905	805	705	605	505	405	—
900	800	700	600	500	400	—
— — —	— — —	— — —	— — —	— — —	— — —	— — —
\$18,950	\$16,950	\$14,950	\$12,950	\$10,950	\$8,950	\$4,410

say in all \$88,110; the sum of \$485 (or to be exact \$484.60) is equivalent to one month's interest on \$88,110, at $6\frac{1}{10}$ per cent. per annum, and we believe this fairly represents the rate per cent. which the borrower paid for the money of which he had the actual use.

Another bank in a printed report to its shareholders makes a supposititious statement as to "what does it cost to borrow money of a co-operative bank," and, assuming that shares will mature in 132 months, makes it appear that a loan at $6\frac{1}{4}$ per cent. will in the end cost the borrower only $3\frac{1}{8}$ per cent.

In view of the fact that during the year only one bank has matured shares in as short a time as 132 months; that the average of all shares matured during the year was over 138 months; that the bank mentioned has never matured any shares at all; and that, if its profits are divided in the future at the same rate as they have been heretofore, it will not be able to mature its shares under 141 months, it will be seen that its illustration is very misleading, and that it cannot fulfil any

such condition as the one held out as an inducement to borrow of a co-operative bank.

The co-operative bank system of this Commonwealth, so admirably planned at its inception, so carefully guarded by subsequent legislation, the past history of which has so clearly demonstrated its safety and its influence for good, is an agent for the accumulation of the savings of our people which cannot fail to commend itself to anyone who will carefully study its methods and its results, and the solid foundation on which it rests should not be undermined by any fictitious or misleading statements.

Such statements as those referred to savor too much of the style of the delusive bond schemes which wrought such mischief and entailed so much loss to the people of this Commonwealth a few years ago, and are unworthy of use by a co-operative bank, and in the end must tend to injure the institutions so doing.

We would recommend that each bank in its statements to the public should hereafter eliminate all theories and problematical results, and include only actual facts and figures derived from its own experience. Such a course, we believe, will redound to the benefit of the banks themselves as well as to the system, which has no more earnest advocates than are the members of this Board.

ANNUAL RETURNS.

The statute (section 2, chapter 159, Acts of 1889) requires every co-operative bank to annually make a return to this Board within twenty days after the last business day of October, showing accurately the condition thereof at close of business on said day.

Some of the banks balance their accounts and post their books at the end of the calendar month and others at or soon after their monthly meeting; probably none of them include in their annual statement the amounts received in October on account of the November meeting; consequently exact compliance with the statute is the exception rather than the rule.

We think, if the law were amended so as to require all transactions up to the close of business on the last day of October, excepting only receipts of dues, interest, premiums and fines

received on account of the November meeting, it would give more uniformity to these reports.

Although under the provisions of statute the reports should reach this Board not later than November 20, several were delayed the past year for thirty days and more after that date, notwithstanding repeated requests were made for an earlier rendering.

We believe that with very little exertion every bank can have its report returned at the stated time ; but there is at present no means for enforcing compliance with the statute, and we therefore recommend that a penalty be established for every day's delay, as is now in the case of railroad and gas companies.

COLLATERAL LOAN COMPANIES.

The Collateral Loan Company and the Workingmen's Loan Association, both of Boston, have been examined as usual by an expert accountant. Both companies continue the good work in which they have been engaged since their organization.

The first named loans mostly upon pledges of watches, jewelry, precious stones and wearing apparel, and during the term of twelve months has made nearly 40,000 loans, of which number 15,800 were for sums of \$5 or less. The company has recently reduced its charge for interest to $1\frac{1}{2}$ per cent. net per month. While to the business community this may appear to be a high rate, it is probably as low as can be afforded, when the character of the company and the risk and expense of transacting its business are considered; and this is further evidenced by the fact that on 5,000 loans which have been settled during the year there has been an interest charge of only 10 cents on each.

The loans of the Workingmen's Loan Association are principally upon mortgages of household furniture, and range in amount from \$25 upwards, the average being about \$75. This company charges interest at the rate of 1 per cent. a month.

The class of people who patronize these companies obtain the accommodations they need at much less cost than if compelled to resort to individuals engaged in a similar line of business.

MORTGAGE LOAN COMPANIES.

The mortgage loan companies incorporated by this Commonwealth, and under the supervision of this Board, are

THE NATIONAL MORTGAGE AND DEBENTURE COMPANY and
THE GLOBE INVESTMENT COMPANY, both of Boston.

As permitted by statute and as has been the custom heretofore, the examination of these companies has been made by expert accountants, and has been as thorough and careful as is practicable in companies the bulk of whose business is transacted beyond the confines of this Commonwealth.

The general depression in business throughout the country, added to the short crops in those sections where the mortgages of both companies are mostly placed, has delayed collections and prevented sales of land.

The Globe Investment Company states that its business is now in no manner involved with that of the company bearing the same name organized under the laws of Nebraska, which, it is claimed, is used simply as a means of readily handling property conveyed to it by the Massachusetts company. The future operations of this company must necessarily be dependent upon circumstances. Continued failure of crops would mean disaster, while two or three seasons of good crops would undoubtedly create a demand for the lands it holds, and enable its borrowers to meet their engagements, this in turn permitting the company to fully meet its obligations.

FOREIGN COMPANIES.

The companies doing business in this Commonwealth at the date of this report under the provisions of chapter 310, Acts of 1890, were

THE MINNESOTA SAVING FUND AND INVESTMENT COMPANY, and
THE SECURITY SAVINGS AND LOAN ASSOCIATION, both of Minneapolis, Minn.

These companies have on deposit with the Treasurer and Receiver-General of the Commonwealth, for the benefit of the shareholders in Massachusetts, the following sums : —

Minnesota Saving Fund and Investment Company,	\$53,969 98
Security Savings and Loan Association,	69,465 07

The companies continue to comply with all the requirements of the license granted them by this Board. As has been stated in previous reports, an examination of the companies by this Board is not practicable, nor is it required by the statute.

The American Building Loan and Investment Society of Chicago is still in the hands of W. K. Sullivan, receiver.

The recommendation in our last report that the shareholders residing in this Commonwealth should take concerted action looking to the protection of their interests was not acted upon, owing, no doubt, to the class of people holding claims, and the added fact that they were scattered among a number of cities and towns with comparatively no very large amount at stake in one locality.

The United States district court has recently ordered a distribution of the deposit in the office of the State treasurer among those creditors in this Commonwealth who have proved their claims ; how much more these creditors will be able to recover will depend upon the realization of the general assets of the company and the action of the United States district court for the State of Illinois.

The present unfortunate position of the shareholders in this company is an added illustration of the fact that it is generally better to invest in our home institutions and receive a fair rate of interest than to embark in enterprises located at distant points, the nature of whose business and the character of whose officers is not readily ascertained, and which frequently terminate in disaster and loss.

During the year it was found that a company called the Interstate Building and Loan Association of Bloomington, Ill., had opened an agency in one of the cities in the western part of this Commonwealth, and was soliciting business there. The company itself was at once notified that it must refrain from transacting business in this Commonwealth; the agent was also notified, and, being called upon by a member of this Board, at once closed the office, having apparently up to that time been ignorant of the fact that he was violating any law.

Several companies have made inquiries as to the conditions upon which they could be permitted to do business in this Commonwealth, but, upon being furnished with copies of the statute, did not pursue the matter further.

CONCLUSION.

The financial statements of each of the institutions is contained in the following pages; the returns of the co-operative banks include in each instance a statement of the receipts and disbursements, which statements have not heretofore been included in the published reports.

In the Appendix will be found the laws relating to co-operative banks and mortgage loan and investment companies, corrected to date.

Hon. Samuel O. Lamb, who was a member of the Board for the entire period covered by this report, resigned his position before the same was prepared, consequently his signature is not affixed hereto.

STARKES WHITON,
WILLIAM D. T. TREFRY,
Commissioners.

ABSTRACT OF ANNUAL REPORTS
OF THE
CO-OPERATIVE BANKS,
SHOWING THEIR
CONDITION AT CLOSE OF BUSINESS
OCTOBER 31, 1894.

MADE IN CONFORMITY TO THE REQUIREMENTS OF CHAPTER 159
OF THE ACTS OF 1889.

ACUSHNET CO-OPERATIVE BANK—NEW BEDFORD.

Incorporated Nov. 15, 1889. Commenced business Nov. 16, 1889.

RUFUS A. SOULE, *President.*

CHAS. R. PRICE, *Secretary.*

EDGAR LORD, *Treasurer.*

Names of security committee :

LOT B. BATES, OLIVER P. BRIGHTMAN,
JASPER W. BRALEY.

Regular meetings the fourth Saturday of each month.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$79,030 00	Dues capital,	\$84,657 00
Loans on shares,	6,670 00	Profits capital (all series), . .	10,344 75
Permanent expense account, .	20 00	Surplus,	678 82
Unpaid interest,	580 23	Guaranty fund,	297 88
Unpaid fines,	60 52	Forfeited share account, . .	19 78
Unpaid dues,	1,104 00	Personal account,	2 67
Suspense account,	5 00		
Personal account,	5 00		
Cash in hands of treasurer, .	8,526 15		
	<u>\$96,000 90</u>		<u>\$96,000 90</u>

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	\$31,203 00	For real estate loans,	\$27,800 00
interest,	5,412 54	share loans,	5,610 00
fines,	226 38	dues capital (withdrawn), . .	15,653 00
transfer fees,	50	dues capital (retired), . .	7,890 00
real estate loans repaid, . .	20,920 00	profits capital (with-	
share loans repaid,	6,260 00	drawn),	1,358 61
withdrawal profits,	207 50	profits capital (retired), . .	1,024 59
personal accounts,	88 09	temporary expenses,	448 75
profits,	05	fines,	3 15
		interest,	172 41
		personal accounts,	665 22
Cash on hand Oct. 31, 1893, .	4,833 82	Cash on hand Oct. 31, 1894, .	8,526 15
	<u>\$69,151 88</u>		<u>\$69,151 88</u>

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Nov , 1889, .	1	\$70 09	418	\$29,297 62	Dues capital, as per gen- eral ledger, . . .	\$84,657 00
May, 1890, .	2	62 07	278	17,255 46	Profits capital, as per general ledger, . . .	10,344 75
Nov., 1890, .	3	54 31	140	7,603 40		
May, 1891, .	4	46 79	163	7,626 77		
Nov., 1891, .	5	39 49	289	11,412 61		
May, 1892, .	6	32 41	207	6,708 87		
Nov., 1892, .	7	25 54	273	6,972 42		
May, 1893, .	8	18 86	229	4,318 94		
Nov., 1893, .	9	12 39	184	2,279 76		
May, 1894, .	10	6 10	229	1,396 90		
Dues paid in advance, . . .				129 00		
Total,				\$95,001 75	Total,	\$95,001 75

Number of shares issued during the year,	539	
Number of shares now in force,	2,410	
Number of shares now borrowed upon,	743	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	704	
Number of shares retired during the year,	148	
Highest premium received during the year,		\$0 22
Lowest premium received during the year,		01
Number of members withdrawn during the year,	84	
Present number of members,	357	
Present number of borrowers,	106	
Present number of non-borrowers,	251	
Number of loans secured by first mortgage of real estate,	57	
Number of loans on shares,	49	
Largest loan to any one member,		5,000 00
Smallest loan to any one member,		10 00
Amount of expenses of the corporation for the year ending Oct. 31, 1893,		478 75
Date of examination by commissioner : October 1.		

ALLSTON CO-OPERATIVE BANK—BOSTON.

Incorporated April 8, 1887. Commenced business April 9, 1887.

HOMER ROGERS, *President.*

GEORGE F. TAFT, *Secretary.*

GEORGE F. TAFT, *Treasurer.*

Names of security committee:

JAMES I. WINGATE, FREBLON MORRIS,
S. W. BROWN, Jr.

Regular meetings the second Saturday of each month.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$244,929 00	Dues capital, . . .	\$280,742 00
Loans on shares, . . .	18,055 00	Profits capital (all series), . .	39,734 98
Permanent expense account, .	775 00	Interest,	5,728 07
Temporary expense account, .	558 06	Premiums,	337 50
Real estate by foreclosure, .	3,851 72	Fines,	216 56
Unpaid interest,	819 83	Transfer fees,	75
Unpaid premiums,	45 15	Surplus,	15 51
Unpaid fines,	105 84	Guaranty fund,	1,451 75
Cash in hands of treasurer, .	60,485 43	Forfeited share account, . .	913 95
		Withdrawal profits,	483 96
	\$329,625 03		\$329,625 03

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	\$89,725 00	For real estate loans,	\$73,679 00
interest,	17,421 10	share loans,	13,535 00
premiums,	1,078 70	dues capital (withdrawn), . .	40,753 00
fines,	635 16	dues capital (forfeited), . .	1,242 00
transfer fees,	4 50	dues capital (retired), . .	13,452 00
real estate loans repaid, . .	74,850 00	profits capital (with-	
share loans repaid,	15,895 00	drawn),	4,653 89
withdrawal profits,	1,124 51	profits capital (forfeited), .	151 12
forfeiture profits,	15 55	profits capital (retired), . .	2,453 70
forfeited shares,	305 23	temporary expenses,	2,094 72
foreclosure expense,	126 71	permanent expenses,	30 25
temporary expense re-		forfeited shares,	710 39
funded,	315 65	foreclosure expense,	255 92
Cash on hand Oct. 31, 1893, .	11,999 31	Cash on hand Oct. 31, 1894, .	60,485 43
	\$213,496 42		\$213,496 42

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
April, 1887, .	1	\$114 79	202	\$23,187 58	Dues capital, as per gen-	
July, 1887, .	2	110 06	66	7,263 96	eral ledger, . . .	\$280,742 00
Jan., 1888, .	3	100 77	285	28,719 45	Profits capital, as per	
July, 1888, .	4	91 82	259	23,781 38	general ledger, . . .	39,734 98
Jan., 1889, .	5	83 12	625	51,950 00	Unpaid dues, . . .	1,751 00
July, 1889, .	6	74 69	296	22,108 24		
Jan., 1890, .	7	66 58	303	20,173 74		
July, 1890, .	8	58 74	188	11,043 12		
Jan., 1891, .	9	51 11	583	29,797 13		
July, 1891, .	10	43 72	658	28,767 76		
Jan., 1892, .	11	36 58	621	22,716 18		
July, 1892, .	12	29 64	438	12,982 32		
Jan., 1893, .	13	22 92	760	17,419 20		
July, 1893, .	14	16 41	613	10,059 33		
Jan., 1894, .	15	10 11	872	8,815 92		
July, 1894, .	16	4 00	816	3,264 00		
Suspense profits,				1 67		
Dues paid in advance,				177 00		
Total,				\$322,227 98	Total,	\$322,227 98

Number of shares issued during the year,	1,828	
Number of shares now in force,	7,585	
Number of shares now borrowed upon,	1,663	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	1,531	
Number of shares forfeited during the year,	36	
Number of shares retired during the year,	220	
Highest premium received during the year,		\$0 10
Lowest premium received during the year,		05
Number of members withdrawn during the year,	152	
Present number of members,	726	
Present number of borrowers,	131	
Present number of non-borrowers,	595	
Number of loans secured by first mortgage of real estate,	114	
Number of loans on shares,	49	
Largest loan to any one member,		5,000 00
Smallest loan to any one member,		50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1894,		1,907 76
Date of examination by commissioner: June 22.		

AMESBURY CO-OPERATIVE BANK—AMESBURY.

Incorporated April 10, 1886. Commenced business May 1, 1886.

WM. W. HAWKES, *President.*

PORTER SARGENT, *Secretary.*

PORTER SARGENT, *Treasurer.*

Names of security committee :

WM. W. HAWKES,

RICHARD E. BRIGGS,

GEORGE F. PIKE,

JOHN J. PREVAUX,

JOHN CURRIER.

Regular meetings the first Monday of each month.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$68,129 60	Dues capital, . . .	\$70,464 00
Loans on shares, . . .	4,520 00	Profits capital (all series), . .	12,711 79
Unpaid interest, . . .	1,039 22	Surplus, . . .	2,259 45
Unpaid premiums, . . .	153 75	Guaranty fund, . . .	1,071 64
Cash in hands of treasurer, .	12,698 10	Forfeited share account, .	33 79
	<u>\$86,540 67</u>		<u>\$86,540 67</u>

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$20,947 00	For real estate loans, . . .	\$18,025 00
interest, . . .	4,797 61	share loans, . . .	3,930 00
premiums, . . .	475 07	dues capital (withdrawn), . .	13,966 00
finer, . . .	308 25	dues capital (forfeited), . .	10 00
transfer fees, . . .	75	dues capital (retired), . .	8,041 00
real estate loans repaid, . .	24,650 00	profits capital (with-	
share loans repaid, . .	5,185 00	drawn), . . .	2,206 95
withdrawal profits, . .	223 08	profits capital (forfeited), . .	45
forfeiture profits, . .	05	profits capital (retired), . .	1,546 20
forfeited shares, . .	8 30	temporary expenses, . .	675 59
Cash on hand Oct. 31, 1893, .	4,512 48	forfeited shares, . .	8 30
	<u>\$61,107 59</u>	Cash on hand Oct. 31, 1894, .	12,698 10
			<u>\$61,107 59</u>

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
May, 1886, .	1	\$132 50	54	\$7,155 00	Dues capital, as per gen- eral ledger, . . .	\$70,464 00
Nov., 1886, .	2	122 73	37	4,541 01	Profits capital, as per general ledger, . . .	12,711 79
May, 1887, .	3	113 24	84	9,512 16	Unpaid dues, . . .	1,302 00
Nov., 1887, .	4	104 03	95	9,882 85		
May, 1888, .	5	95 09	83	7,892 47		
Nov., 1888, .	6	86 41	65	5,616 65		
May, 1889, .	7	77 98	80	6,238 40		
Nov., 1889, .	8	69 80	31	2,163 80		
May, 1890, .	9	61 85	84	5,195 40		
Nov., 1890, .	10	54 14	110	5,955 40		
May, 1891, .	11	46 65	80	3,732 00		
Nov., 1891, .	12	39 38	62	2,441 56		
May, 1892, .	13	32 32	113	3,652 16		
Nov., 1892, .	14	25 47	155	3,947 85		
May, 1893, .	15	18 82	124	2,333 68		
Nov., 1893, .	16	12 36	193	2,385 48		
May, 1894, .	17	6 09	288	1,753 92		
Dues paid in advance, . . .				78 00		
Total,				\$84,477 79	Total,	\$84,477 79

Number of shares issued during the year,	487	
Number of shares now in force,	1,738	
Number of shares now borrowed upon,	489	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	325	
Number of shares forfeited during the year,	5	
Number of shares retired during the year,	118	
Highest premium received during the year,		\$0 10
Lowest premium received during the year,		05
Number of members withdrawn during the year,	68	
Present number of members,	270	
Present number of borrowers,	63	
Present number of non-borrowers,	207	
Number of loans secured by first mortgage of real estate,	53	
Number of loans on shares,	10	
Largest loan to any one member,		3,450 00
Smallest loan to any one member,		50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1894,		675 59
Date of examination by commissioner: September 11.		

ARLINGTON CO-OPERATIVE BANK—ARLINGTON.

Incorporated Oct. 30, 1889. Commenced business Nov. 14, 1889.

GEO. D. MOORE, *President.*

R. WALTER HILLIARD, *Secretary.*

WARREN A. PEIRCE, *Treasurer.*

Names of security committee :

GEO. D. MOORE, O. B. MARSTON,
L. C. TYLER.

Regular meetings the second Tuesday of each month.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$81,700 00	Dues capital, . . .	\$77,696 00
Loans on shares, . . .	2,437 00	Profits capital (all series), .	9,305 64
Permanent expense account, .	134 30	Surplus, . . .	147 43
Unpaid interest, . . .	14 23	Guaranty fund, . . .	114 64
Unpaid premiums, . . .	55	Forfeited share account, .	5 80
Unpaid fines, . . .	11 64		
Cash in hands of treasurer, .	2,971 79		
	<u>\$87,269 51</u>		<u>\$87,269 51</u>

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$31,929 00	For real estate loans, . . .	\$30,000 00
interest, . . .	4,592 11	share loans, . . .	3,240 00
premiums, . . .	264 90	dues capital (withdrawn), .	10,563 00
finer, . . .	83 87	profits capital (with-	
transfer fees, . . .	1 00	drawn), . . .	996 38
real estate loans repaid, .	6,000 00	temporary expenses, .	488 79
share loans repaid, .	4,625 00	permanent expenses, .	34 50
withdrawal profits, .	249 42		
Cash on hand Oct. 31, 1893, .	549 16	Cash on hand Oct. 31, 1894,	2,971 79
	<u>\$48,294 46</u>		<u>\$48,294 46</u>

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Nov., 1889, .	1	\$70 59	291	\$20,541 69	Dues capital, as per gen- eral ledger, . . .	\$77,696 00
May, 1890, .	2	62 54	304	19,012 16	Profits capital, as per general ledger, . . .	9,305 64
Nov., 1890, .	3	54 72	128	6,894 72	Unpaid dues, . . .	434 00
May, 1891, .	4	47 13	91	4,288 83		
Nov., 1891, .	5	39 75	171	6,797 25		
May, 1892, .	6	32 60	299	9,747 40		
Nov., 1892, .	7	25 66	206	5,285 96		
May, 1893, .	8	18 93	319	6,038 67		
Nov., 1893, .	9	12 42	506	6,284 52		
May, 1894, .	10	6 11	404	2,468 44		
Dues paid in advance, . . .				76 00		
Total,				\$87,435 64	Total,	\$87,435 64

Number of shares issued during the year, 1,000
Number of shares now in force, 2,717
Number of shares now borrowed upon, 554
Largest number of shares held by any one member, 25
Number of shares withdrawn during the year, 441
Highest per centum of interest received during the year: 9.
Lowest per centum of interest received during the year: 6.
Number of members withdrawn during the year, 40
Present number of members, 279
Present number of borrowers, 59
Present number of non-borrowers, 220
Number of loans secured by first mortgage of real estate, 45
Number of loans on shares, 19
Largest loan to any one member, \$5,000 00
Smallest loan to any one member, 35 00
Amount of expenses of the corporation for the year ending Oct. 31, 1894, . . . 501 48
Date of examination by commissioner: December 11.

ATHOL CO-OPERATIVE BANK—ATHOL.

Incorporated July 1, 1889. Commenced business July 15, 1889.

GEORGE D. BATES, *President.* C. F. RICHARDSON, *Secretary.*
C. F. RICHARDSON, *Treasurer.*

Names of security committee :

LEVI B. FAY, LEROY C. PARMENTER,
ARTHUR F. TYLER.

Regular meetings the third Monday of each month.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$49,400 00	Dues capital, . . .	\$46,736 00
Loans on shares, . . .	2,157 00	Profits capital (all series), . .	6,054 47
Permanent expense account, .	20 00	Surplus, . . .	540 74
Unpaid interest, . . .	376 94	Guaranty fund, . . .	98 50
Unpaid premiums, . . .	8 90	Forfeited share account, . .	99 93
Unpaid fines, . . .	48 82		
Cash in hands of treasurer, .	1,517 98		
	\$53,529 64		\$53,529 64

Detailed Statement of Receipts and Disbursements for the Year ending
Oct. 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$17,667 00	For real estate loans, . . .	\$8,750 00
interest, . . .	2,760 60	share loans, . . .	2,775 00
premiums, . . .	66 46	dues capital (withdrawn), . .	10,267 00
fines, . . .	206 96	dues capital (forfeited), . .	148 00
transfer fees, . . .	25	dues capital (retired), . .	2,739 00
real estate loans repaid, . .	4,550 00	profits capital (with-	
share loans repaid, . .	2,425 00	drawn), . . .	1,005 57
withdrawal profits, . .	143 12	profits capital (forfeited), . .	10 61
forfeiture profits, . .	7 45	profits capital (retired), . .	480 08
forfeited shares, . .	143 60	temporary expenses, . .	183 48
		forfeited shares, . .	48 15
		outstanding bills, . .	76 75
Cash on hand Oct. 31, 1893, .	31 18	Cash on hand Oct. 31, 1894, .	1,517 98
	\$28,001 62		\$28,001 62

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
July, 1889, .	1	\$75 50	280	\$21,140 00	Dues capital, as per gen- eral ledger, . . .	\$46,786 00
Jan., 1890, .	2	67 31	64	4,307 84	Profits capital, as per general ledger, . . .	6,054 47
July, 1890, .	3	59 41	51	3,029 91	Unpaid dues, . . .	669 00
Jan., 1891, .	4	51 73	130	6,724 90		
July, 1891, .	5	44 28	45	1,992 60		
Jan., 1892, .	6	37 07	90	3,336 30		
July, 1892, .	7	30 08	114	3,429 12		
Jan., 1893, .	8	23 28	194	4,516 32		
May, 1893, .	9	18 85	92	1,734 20		
Nov., 1893, .	10	12 38	171	2,116 98		
May, 1894, .	11	6 10	183	1,116 30		
Dues paid in advance, . . .				15 00		
Total,				\$53,459 47	Total,	\$53,459 47

Number of shares issued during the year,	391
Number of shares now in force,	1,414
Number of shares now borrowed upon,	322
Largest number of shares held by any one member,	26
Number of shares withdrawn during the year,	397
Number of shares forfeited during the year,	18
Number of shares retired during the year,	44
Highest per centum of interest received during the year: $10\frac{8}{10}$.	
Lowest per centum of interest received during the year: 6.	
Number of members withdrawn during the year,	58
Present number of members,	198
Present number of borrowers,	61
Present number of non-borrowers,	137
Number of loans secured by first mortgage of real estate,	61
Number of loans on shares,	15
Largest loan to any one member,	\$4,800 00
Smallest loan to any one member,	25 00
Amount of expenses of the corporation for the year ending Oct. 31, 1894,	223 48
Date of examination by commissioner: February 19.	

ATLANTIC CO-OPERATIVE BANK — LAWRENCE.

Incorporated March 26, 1891. Commenced business April 30, 1891.

THOMAS BEVINGTON, *President.*

F. A. SHERMAN, *Secretary.*

W. D. CURRIER, *Treasurer.*

Names of security committee :

JOHN HAIGH,

THOMAS BEVINGTON,

SETH F. DAWSON,

ROBERT T. TODD,

JOHN O. BATTERSHILL.

Regular meetings the last Friday of each month.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$34,950 00	Dues capital, . . .	\$39,032 00
Loans on shares, . . .	4,750 00	Profits capital (all series), . .	3,124 81
Permanent expense account, . .	127 39	Interest, . . .	277 33
Unpaid interest, . . .	37 25	Premiums, . . .	18 98
Unpaid premiums, . . .	2 80	Fines, . . .	12 66
Unpaid fines, . . .	6 55	Transfer fees, . . .	25
		Surplus, . . .	193 52
		Guaranty fund, . . .	118 19
		Forfeited share account, . .	12 06
Cash in hands of treasurer, . .	2,921 97	Withdrawal profits, . .	6 16
	<u>\$42,795 96</u>		<u>\$42,795 96</u>

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$18,367 00	For real estate loans, . .	\$16,500 00
interest, . . .	2,090 29	share loans, . . .	6,300 00
premiums, . . .	186 29	dues capital (withdrawn), . .	5,603 00
fines, . . .	60 19	dues capital (forfeited), . .	10 00
transfer fees, . . .	2 50	profits capital (with-	
real estate loans repaid, . .	5,350 00	drawn), . . .	386 84
share loans repaid, . .	4,500 00	profits capital (forfeited), . .	1 15
withdrawal profits, . .	69 44	temporary expenses, . .	186 00
forfeiture profits, . .	29	permanent expenses, . .	23 39
forfeited shares, . .	8 76		
Cash on hand Oct. 31, 1893, . .	1,297 59	Cash on hand Oct. 31, 1894, . .	2,921 97
	<u>\$31,932 35</u>		<u>\$31,932 35</u>

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
April, 1891, .	1	\$47 64	344	\$16,389 88	Dues capital, as per gen- eral ledger, . . .	\$39,032 00
July, 1891, .	2	44 01	36	1,584 54	Profits capital, as per general ledger, . . .	3,124 81
Oct., 1891, .	3	40 41	93	3,758 60	Unpaid dues, . . .	144 00
Jan., 1892, .	4	36 88	42	1,549 17		
April, 1892, .	5	33 38	174	5,808 99		
July, 1892, .	6	29 93	23	688 50		
Oct., 1892, .	7	26 52	50	1,326 25		
Jan., 1893, .	8	23 16	138	3,196 77		
April, 1893, .	9	19 86	176	3,496 24		
July, 1893, .	10	16 60	50	830 25		
Oct., 1893, .	11	13 39	42	562 59		
Jan., 1894, .	12	10 22	109	1,114 53		
April, 1894, .	13	7 10	176	1,250 48		
July, 1894, .	14	4 03	166	668 98		
Oct., 1894, .	15	1 00	65	65 00		
Dues paid in advance, . . .				10 00		
Suspense profits, . . .				04		
Total, . . .				\$42,300 91	Total, . . .	\$42,300 81

Number of shares issued during the year, 609
 Number of shares now in force, 1,684
 Number of shares now borrowed upon, 330
 Largest number of shares held by any one member, 25
 Number of shares withdrawn during the year, 312
 Number of shares forfeited during the year, 5
 Highest per centum of interest received during the year: 7½.
 Lowest per centum of interest received during the year: 6.
 Number of members withdrawn during the year, 53
 Present number of members, 210
 Present number of borrowers, 42
 Present number of non-borrowers, 168
 Number of loans secured by first mortgage of real estate, 26
 Number of loans on shares, 16
 Largest loan to any one member, \$4,000 00
 Smallest loan to any one member, 50 00
 Amount of expenses of the corporation for the year ending Oct. 31, 1894, 286 00
 Date of examination by commissioner: June 7.

ATTLEBOROUGH CO-OPERATIVE BANK — ATTLEBOROUGH.

Incorporated July 18, 1892. Commenced business Aug. 17, 1892.

WILLIAM L. ELLIOT, *President.*

HARRY E. CARPENTER, *Secretary.*

HARRY E. CARPENTER, *Treasurer.*

Names of security committee :

FRED L. TORREY,

M. F. ASHLEY,

A. N. BROWNELL.

Regular meetings the third Wednesday of each month.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$3,200 00	Dues capital, . . .	\$5,135 00
Loans on shares, . . .	695 00	Profits capital (all series), . .	259 59
Permanent expense account, .	200 00	Interest, . . .	54 68
Temporary expense account, .	26 00	Premiums, . . .	87
Unpaid interest, . . .	7 22	Fines, . . .	90
Unpaid premiums, . . .	08	Surplus, . . .	3 08
Unpaid fines, . . .	11 82	Guaranty fund, . . .	7 00
Cash in hands of treasurer, .	1,350 57	Forfeited share account, . .	29 28
		Withdrawal profits, . .	49
	<u>\$5,490 69</u>		<u>\$5,490 69</u>

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$2,836 00	For real estate loans, . . .	\$1,400 00
interest, . . .	219 15	share loans, . . .	410 00
premiums, . . .	7 06	dues capital (withdrawn), . .	1,396 00
fines, . . .	32 39	profits capital (with-	
real estate loans repaid, . .	1,200 00	drawn, . . .	55 39
share loans repaid, . .	380 00	temporary expenses, . .	70 25
sundries, . . .	1 00		
Cash on hand Oct. 31, 1893, .	6 61	Cash on hand Oct. 31, 1894, .	1,350 57
	<u>\$4,682 21</u>		<u>\$4,682 21</u>

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Aug., 1892, .	1	\$28 38	174	\$4,938 12	Dues capital, as per gen- eral ledger, . . .	\$5,135 00
Feb., 1893, .	2	21 82	10	218 20	Profits capital, as per general ledger, . . .	259 39
Aug., 1893, .	3	15 36	18	276 48	Unpaid dues, . . .	538 00
Feb., 1894, .	4	9 09	51	463 59		
Aug., 1894, .	5	3 00	12	36 00		
Total,				\$5,932 39	Total,	\$5,932 39

Number of shares issued during the year,	81
Number of shares now in force,	265
Number of shares now borrowed upon,	62
Largest number of shares held by any one member,	25
Number of shares withdrawn during the year,	120
Number of shares forfeited during the year,	16
Highest per centum of interest received during the year: 6 ³ / ₁₀ .	
Lowest per centum of interest received during the year: 6.	
Number of members withdrawn during the year,	32
Present number of members,	45
Present number of borrowers,	15
Present number of non-borrowers,	30
Number of loans secured by first mortgage of real estate,	3
Number of loans on shares,	12
Largest loan to any one member,	\$1,400 00
Smallest loan to any one member,	20 00
Amount of expenses of the corporation for the year ending Oct. 31, 1894, .	85 08
Date of examination by commissioner: August 1.	

BALDWINSVILLE CO-OPERATIVE BANK – BALDWINSVILLE.

Incorporated July 16, 1889. Commenced business July 24, 1889.

H. M. SMALL, *President.* GEORGE E. BRYANT, *Secretary.*
GEORGE E. BRYANT, *Treasurer.*

Names of security committee :

GEORGE PARTRIDGE, E. N. MULLINS,
E. L. THOMPSON.

Regular meetings the fourth Wednesday of each month.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$16,300 00	Dues capital,	\$18,550 00
Loans on shares,	1,160 00	Profits capital (all series), .	2,355 37
Permanent expense account, .	63 79	Interest,	198 70
Temporary expense account, .	16 64	Premiums,	23 47
Unpaid fines,	21 24	Surplus,	227 08
Note of town of Templeton, Mass.,	1,500 00	Guaranty fund,	172 00
Cash in hands of treasurer, .	2,471 79	Withdrawal profits,	6 84
	\$21,533 46		\$21,533 46

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	\$5,106 00	For real estate loans, . . .	\$4,450 00
interest,	1,003 38	share loans,	1,750 00
premiums,	88 06	dues capital (withdrawn), .	2,296 00
fines,	48 86	profits capital (with-	
real estate loans repaid, .	2,400 00	drawn),	276 51
share loans repaid,	1,370 00	temporary expenses, . . .	53 46
withdrawal profits,	69 15	Cash on hand Oct. 31, 1894,	2,471 79
Cash on hand Oct. 31, 1893, .	1,212 31		\$11,297 76
	\$11,297 76		

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
July, 1889, .	1	\$73 84	174	\$12,848 16	Dues capital, as per gen- eral ledger, . . .	\$18,550 00
Jan., 1890, .	2	65 94	8	527 52	Profits capital, as per general ledger, . . .	2,365 37
July, 1890, .	3	58 24	27	1,572 48	Unpaid dues, . . .	403 00
Jan., 1891, .	4	50 75	35	1,776 25		
July, 1891, .	5	43 45	10	434 50		
Jan., 1892, .	6	36 41	57	2,075 87		
July, 1892, .	7	29 55	29	856 95		
Jan., 1893, .	8	22 88	21	480 48		
July, 1893, .	9	16 40	17	278 80		
Jan., 1894, .	10	10 11	26	262 86		
July, 1894, .	11	4 00	40	160 00		
Dues paid in advance, . . .				35 00		
Total,				\$21,308 37	Total,	\$21,308 37

Number of shares issued during the year,	78
Number of shares now in force,	444
Number of shares now borrowed upon,	120
Largest number of shares held by any one member,	25
Number of shares withdrawn during the year,	58
Highest per centum of interest received during the year : 6½.	
Lowest per centum of interest received during the year : 6.	
Number of members withdrawn during the year,	12
Present number of members,	78
Present number of borrowers,	21
Present number of non-borrowers,	57
Number of loans secured by first mortgage of real estate,	17
Number of loans on shares,	4
Largest loan to any one member,	\$2,000 00
Smallest loan to any one member,	50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1894.	68 41
Date of examination by commissioner : February 6.	

BERKSHIRE COUNTY CO-OPERATIVE BANK—NORTH ADAMS.

Incorporated Nov. 8, 1890. Commenced business Nov. 19, 1890.

GEORGE H. KEARN, *President.*

C. W. FORD, *Secretary.*

C. W. FORD, *Treasurer.*

Names of security committee :

R. E. SCHOULER,

W. C. ELLIS,

M. R. FORD.

Regular meetings the third Monday of each month.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$25,450 00	Dues capital, . . .	\$27,680 00
Loans on shares, . . .	2,495 00	Profits capital (all series), . .	2,173 02
Permanent expense account, . .	337 40	Surplus, . . .	21 45
Personal note,* . . .	60 00	Guaranty fund, . . .	25 11
Cash in hands of treasurer, . .	1,557 18		
	<u>\$29,899 58</u>		<u>\$29,899 58</u>

* This illegal investment has been eliminated from the assets.

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$13,346 00	For real estate loans, . . .	\$11,100 00
interest, . . .	1,427 83	share loans, . . .	3,195 00
premiums, . . .	10 64	dues capital (withdrawn), . .	3,262 00
fines, . . .	47 96	profits capital (with-	
transfer fees, . . .	3 00	drawn), . . .	168 84
real estate loans repaid, . .	2,900 00	temporary expenses, . .	271 00
share loans repaid, . .	1,750 00	note, . . .	60 00
withdrawal profits, . .	50 18		
Cash on hand Oct. 31, 1893, . .	78 41	Cash on hand Oct. 31, 1894, . .	1,557 18
	<u>\$19,614 02</u>		<u>\$19,614 02</u>

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Nov., 1890, .	1	\$53 02	300	\$15,906 00	Dues capital, as per gen- eral ledger, . . .	\$27,680 00
April 1891, .	2	47 22	10	472 20	Profits capital, as per general ledger, . . .	2,173 02
Nov., 1891, .	3	39 08	40	1,563 20	Unpaid dues, . . .	20 00
May, 1892, .	4	32 16	36	1,157 76		
Nov., 1892, .	5	25 37	177	4,490 49		
May, 1893, .	6	18 76	120	2,251 20		
Nov., 1893, .	7	12 34	194	2,393 96		
May, 1894, .	8	6 09	269	1,638 21		
Total,				\$29,873 02	Total,	\$29,873 02

Number of shares issued during the year,	559
Number of shares now in force,	1,146
Number of shares now borrowed upon,	319
Largest number of shares held by any one member,	25
Number of shares withdrawn during the year,	192
Highest per centum of interest received during the year: 7½.	
Lowest per centum of interest received during the year: 6.	
Number of members withdrawn during the year,	25
Present number of members,	136
Present number of borrowers,	43
Present number of non-borrowers,	93
Number of loans secured by first mortgage of real estate,	26
Number of loans on shares,	17
Largest loan to any one member,	\$3,000 00
Smallest loan to any one member,	25 00
Amount of expenses of the corporation for the year ending Oct. 31, 1894,	291 00
Date of examination by commissioner: February 26.	

BEVERLY CO-OPERATIVE BANK—BEVERLY.

Incorporated Aug. 25, 1888. Commenced business Sept. 18, 1888.

GEORGE P. BROWN, *President.*

HARRIE L. OBER, *Secretary.*

CHARLES F. LEE, *Treasurer.*

Names of security committee :

GEORGE P. BROWN, GEORGE BUTMAN,
JOHN R. MOULTON.

Regular meetings the third Tuesday of each month.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$101,200 00	Dues capital, . . .	\$91,261 00
Loans on shares, . . .	1,860 00	Profits capital (all series), . .	12,525 45
Permanent expense account, .	354 25	Interest, . . .	79 39
Unpaid premiums, . . .	15 43	Transfer fees, . . .	25
Unpaid fines, . . .	47 08	Surplus, . . .	733 03
Cash in hands of treasurer, .	1,711 66	Guaranty fund, . . .	358 31
		Forfeited share account, .	136 30
		Withdrawal profits, . .	94 69
	<u>\$105,188 42</u>		<u>\$105,188 42</u>

*Detailed Statement of Receipts and Disbursements for the Year ending
Oct. 31, 1894.*

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$28,957 00	For real estate loans, . . .	\$31,000 00
interest, . . .	5,499 01	share loans, . . .	1,585 00
premiums, . . .	323 67	dues capital (withdrawn), .	9,332 00
fines, . . .	271 51	dues capital (retired), .	5,465 00
transfer fees, . . .	1 25	profits capital (with- drawn), . . .	1,053 48
real estate loans repaid, .	11,775 00	profits capital (retired), .	1,028 80
share loans repaid, . .	3,245 00	temporary expenses, .	409 12
withdrawal profits, . .	250 62	permanent expenses, .	14 25
real estate by fore- closure, . . .	228 10		
sale of envelopes, . .	29 10	Cash on hand Oct. 31, 1894,	1,711 66
Cash on hand Oct. 31, 1893, .	1,019 05		
	<u>\$51,599 31</u>		<u>\$51,599 31</u>

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Sept., 1888, .	1	\$88 58	389	\$34,457 62	Dues capital, as per gen- eral ledger, . . .	\$91,261 00
Mar., 1889, .	2	80 14	178	14,264 92	Profits capital, as per general ledger, . . .	12,625 45
Sept., 1889, .	3	71 94	80	5,755 20	Unpaid dues, . . .	1,554 00
Mar., 1890, .	4	63 98	106	6,781 88		
Sept., 1890, .	5	56 25	129	7,256 25		
Mar., 1891, .	6	48 74	121	5,897 54		
Sept., 1891, .	7	41 45	137	5,678 65		
Mar., 1892, .	8	34 37	233	8,008 21		
Sept., 1892, .	9	27 50	228	6,270 00		
Mar., 1893, .	10	20 84	235	4,897 40		
Sept., 1893, .	11	14 38	196	2,818 48		
Mar., 1894, .	12	8 10	333	2,697 30		
Sept., 1894, .	13	2 00	221	442 00		
Dues paid in advance, . . .				115 00		
Total,				\$105,340 45	Total,	\$105,340 45

Number of shares issued during the year,	618
Number of shares now in force,	2,586
Number of shares now borrowed upon,	625
Largest number of shares held by any one member,	25
Number of shares withdrawn during the year,	304
Number of shares retired during the year,	87
Highest per centum of interest received during the year: $6\frac{9}{10}$.	
Lowest per centum of interest received during the year: 6.	
Number of members withdrawn during the year,	102
Present number of members,	410
Present number of borrowers,	97
Present number of non-borrowers,	313
Number of loans secured by first mortgage of real estate,	90
Number of loans on shares,	22
Largest loan to any one member,	\$4,500 00
Smallest loan to any one member,	20 00
Amount of expenses of the corporation for the year ending Oct. 31, 1894,	440 02
Date of examination by commissioner: February 26.	

BOSTON CO-OPERATIVE BANK—BOSTON.

Incorporated April 30, 1888. Commenced business May 2, 1888.

EUGENE M. SMITH, *President.*

GEORGE T. BOSSON, *Secretary.*

GEORGE T. BOSSON, *Treasurer.*

Names of security committee:

GEORGE T. BOSSON,

EUGENE M. SMITH,

HENRY M. SANDERS.

Regular meetings the first Monday of each month.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$134,575 00	Dues capital,	\$142,151 00
Loans on shares,	9,715 00	Profits capital (all series), .	23,649 61
Permanent expense account, .	270 14	Surplus,	2,017 65
Unpaid interest,	1,187 23	Guaranty fund,	821 12
Unpaid premiums,	375 75	Forfeited share account, .	27 92
Unpaid fines,	491 58		
Suspense account,	8 19		
Russell estate,	1 00		
Cash in hands of treasurer, .	22,043 41		
	\$168,667 30		\$168,667 30

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	\$54,211 00	For real estate loans, . . .	\$39,975 00
interest,	9,728 04	share loans,	9,545 00
premiums,	1,339 80	dues capital (withdrawn), .	39,168 00
fines,	682 15	dues capital (forfeited), .	197 00
transfer fees,	5 75	dues capital (retired), .	8,402 00
real estate loans repaid, .	54,200 00	profits capital (with-	
share loans repaid,	6,835 00	drawn),	5,135 64
withdrawal profits,	1,334 89	profits capital (forfeited), .	28 27
forfeited shares,	82 32	profits capital (retired), .	1,849 14
real estate,	74 57	temporary expenses, . . .	1,366 46
suspense,	6 00	permanent expenses, . . .	480 25
		forfeited shares,	80 65
		real estate,	43 12
		suspense,	225 50
		profit and loss,	27 89
Cash on hand Oct. 31, 1893, .	67 81	Cash on hand Oct. 31, 1894, .	22,043 41
	\$128,567 33		\$128,567 33

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
May, 1888, .	1	\$98 65	314	\$30,976 10	Dues capital, as per gen- eral ledger, . . .	\$142,151 00
Nov., 1888, .	2	89 38	198	17,697 24	Profits capital, as per general ledger, . . .	23,649 61
May, 1889, .	3	80 45	194	15,607 30	Unpaid dues, . . .	1,723 00
Nov., 1889, .	4	71 82	137	9,839 34		
May, 1890, .	5	63 48	369	23,424 12		
Nov., 1890, .	6	55 42	127	7,038 34		
May, 1891, .	7	47 62	232	11,047 84		
Nov., 1891, .	8	40 10	287	11,508 70		
May, 1892, .	9	32 82	356	11,683 92		
Nov., 1892, .	10	25 80	324	8,359 20		
May, 1893, .	11	19 01	503	9,562 03		
Nov., 1893, .	12	12 45	360	4,482 00		
May, 1894, .	13	6 12	1,029	6,297 48		
Total,				\$167,523 61	Total, : . . .	\$167,523 61

Number of shares issued during the year,	1,671	
Number of shares now in force,	4,430	
Number of shares now borrowed upon,	1,025	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	1,421	
Number of shares forfeited during the year,	11	
Number of shares retired during the year,	121	
Highest premium received during the year,		\$0 80
Lowest premium received during the year,		05
Number of members withdrawn during the year,	146	
Present number of members,	515	
Present number of borrowers,	93	
Present number of non-borrowers,	422	
Number of loans secured by first mortgage of real estate,	72	
Number of loans on shares,	37	
Largest loan to any one member,		5,000.00
Smallest loan to any one member,		50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1894,		1,646 57
Date of examination by commissioner : November 26.		

BRAINTREE CO-OPERATIVE BANK—BRAINTREE.

Incorporated June 24, 1889. Commenced business Oct. 15, 1889.

JAMES T. STEVENS, *President.* CHARLES B. CUMMINGS, *Secretary.*
CHARLES B. CUMMINGS, *Treasurer.*

Names of security committee :
ANSEL O. CLARK, F. A. HOBART,
JAMES T. STEVENS.

Regular meetings the third Tuesday of each month.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$27,700 00	Dues capital,	\$27,241 00
Loans on shares,	2,870 00	Profits capital (all series), . .	3,339 18
Permanent expense account, .	55 00	Interest,	574 57
Forfeiture profits,	20	Premiums,	29 79
Cash in hands of treasurer, .	1,003 74	Fines,	20 26
		Surplus,	244 42
		Guaranty fund,	52 60
		Forfeited share account, . .	72 72
		Withdrawal profits,	52 54
		Suspense account,	1 86
	\$31,628 94		\$31,628 94

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	\$7,246 00	For real estate loans,	\$8,890 00
interest,	1,666 60	share loans,	3,000 00
premiums,	93 74	dues capital (withdrawn), . .	3,939 00
finer,	108 43	dues capital (forfeited), . .	25 00
real estate loans repaid, . .	3,600 00	profits capital (with-	
share loans repaid,	2,735 00	drawn),	411 18
withdrawal profits,	102 95	profits capital (forfeited), .	1 90
forfeiture profits,	48	temporary expenses,	165 50
Cash on hand Oct. 31, 1893, .	1,883 12	Cash on hand Oct. 31, 1894, .	1,003 74
	\$17,436 32		\$17,436 32

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Oct., 1889, .	1	\$69 63	272	\$18,939 36	Dues capital, as per gen- eral ledger, . . .	\$27,241 00
Dec., 1889, .	2	66 99	36	2,411 64	Profits capital, as per general ledger, . . .	3,339 18
June, 1890, .	3	59 26	47	2,785 22	Unpaid dues, . . .	689 00
Dec., 1890, .	4	51 76	23	1,190 48		
June, 1891, .	5	44 46	30	1,333 80		
Dec., 1891, .	6	37 39	48	1,794 72		
June, 1892, .	7	30 52	28	854 56		
Dec., 1892, .	8	23 85	24	572 40		
June, 1893, .	9	17 38	40	695 20		
Dec., 1893, .	10	11 10	38	421 80		
June, 1894, .	11	5 00	49	245 00		
Dues paid in advance, . . .				25 00		
Total,				\$31,269 18	Total,	\$31,269 18

Number of shares issued during the year,	87	
Number of shares now in force,	635	
Number of shares now borrowed upon,	246	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	127	
Number of shares forfeited during the year,	5	
Highest premium received during the year,		\$0 05
Lowest premium received during the year,		05
Number of members withdrawn during the year,	15	
Present number of members,	106	
Present number of borrowers,	40	
Present number of non-borrowers,	66	
Number of loans secured by first mortgage of real estate,	29	
Number of loans on shares,	15	
Largest loan to any one member,		2,000 00
Smallest loan to any one member,		15 00
Amount of expenses of the corporation for the year ending Oct. 31, 1894,		185 68
Date of examination by commissioner : November 16.		

CAMBRIDGE CO-OPERATIVE BANK — EAST CAMBRIDGE.

Incorporated Sept. 5, 1877. Commenced business Sept. 12, 1877.

RUFUS R. WADE, *President.*

JOHN H. PONCE, *Secretary.*

JOHN LOUGHREY, *Treasurer.*

Names of security committee :

JOHN LOUGHREY,

GEORGE S. KEELER,

CHARLES A. MESSER.

Regular meetings the second Wednesday of each month.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$33,100 00	Dues capital, . . .	\$31,603 00
Loans on shares, . . .	3,990 00	Profits capital (all series), .	5,817 13
Permanent expense account, .	22 76	Interest, . . .	688 50
Temporary expense account, .	116 33	Premiums, . . .	67 72
Unpaid dues, . . .	343 00	Fines, . . .	21 08
Unpaid interest, . . .	205 40	Guaranty fund, . . .	114 43
Unpaid premiums, . . .	20 95	Forfeited share account, .	9 66
Unpaid fines, . . .	21 04	Profit and loss, . . .	71 65
Sundry balances, . . .	1 05	Suspense, . . .	7 00
Cash in hands of treasurer, .	579 64		
	\$38,400 17		\$38,400 17

*Detailed Statement of Receipts and Disbursements for the Year ending
Oct. 31, 1894.*

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$7,949 00	For real estate loans, . . .	\$5,000 00
interest, . . .	1,923 18	share loans, . . .	1,895 00
premiums, . . .	192 32	dues capital (withdrawn), .	4,518 00
fines, . . .	80 26	dues capital (matured), .	1,425 00
real estate loans repaid, .	1,300 00	profits capital (with-	
share loans repaid, .	2,120 00	drawn), . . .	564 46
withdrawal profits, .	188 08	profits capital (matured), .	588 85
personal account, .	4 00	temporary expenses, .	362 99
		permanent expenses, .	6 50
		int. on matured shares, .	40 10
		sundry balances, . . .	5 87
Cash on hand Oct. 31, 1893, .	1,229 57	Cash on hand Oct. 31, 1894, .	579 64
	\$14,986 41		\$14,986 41

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Jan., 1884, .	25	\$177 08	9	\$1,593 72	Dues capital, as per gen- eral ledger, . . .	\$31,603 00
April, 1884, .	26	171 87	10	1,718 70		
July, 1884, .	27	166 60	6	999 60	Profits capital, as per general ledger, . . .	5,817 13
Jan., 1885, .	29	156 45	3	469 35		
April, 1885, .	30	151 37	5	756 85		
Jan., 1886, .	32	136 47	42	5,731 74		
July, 1886, .	33	126 87	6	761 22		
Jan., 1887, .	34	117 42	19	2,230 98		
July, 1887, .	35	108 26	13	1,407 38		
Jan., 1888, .	36	99 30	24	2,383 20		
July, 1888, .	37	90 63	5	453 15		
Jan., 1889, .	38	82 24	29	2,384 96		
July, 1889, .	39	74 08	21	1,555 68		
Jan., 1890, .	40	66 16	37	2,447 92		
July, 1890, .	41	58 40	27	1,576 80		
Jan., 1891, .	42	50 83	39	1,982 37		
July, 1891, .	43	43 47	71	3,086 37		
Jan., 1892, .	44	36 41	53	1,929 73		
July, 1892, .	45	29 53	41	1,210 73		
Jan., 1893, .	46	22 85	69	1,576 65		
July, 1893, .	47	16 37	22	360 14		
Jan., 1894, .	48	10 09	65	655 85		
July, 1894, .	49	4 00	33	132 00		
Suspense profits,				15 04		
Total,				\$37,420 13	Total,	\$37,420 13

Number of shares issued during the year,	108	
Number of shares now in force,	649	
Number of shares now borrowed upon,	255	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	144	
Number of shares matured during the year,	10	
Highest premium received during the year,		\$0 10
Lowest premium received during the year,		05
Number of members withdrawn during the year,	19	
Present number of members,	92	
Present number of borrowers,	40	
Present number of non-borrowers,	52	
Number of loans secured by first mortgage of real estate,	29	
Number of loans on shares,	30	
Largest loan to any one member,		3,000 00
Smallest loan to any one member,		15 00
Amount of expenses of the corporation for the year ending Oct. 31, 1894,		377 74
Date of examination by commissioner: October 6.		

CAMPELLO CO-OPERATIVE BANK—BROCKTON.

Incorporated Oct. 3, 1877. Commenced business Oct. 8, 1877.

PRESTON B. KEITH, *President.* WARREN T. COPELAND, *Secretary.*
WARREN T. COPELAND, *Treasurer.*

Names of security committee :
JOHN A. HOWARD, NATHAN H. WASHBURN,
CHARLES H. COLE.

Regular meetings the second Monday of each month.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$270,870 00	Dues capital, . . .	\$252,200 00
Loans on shares, . . .	3,350 00	Profits capital (all series), . .	37,466 31
Permanent expense account, .	280 00	Interest, . . .	1,460 25
Temporary expense account, .	118 82	Premiums, . . .	366 26
Real estate by foreclosure, .	2,781 44	Fines, . . .	69 16
Unpaid interest, . . .	1,529 00	Transfer fees, . . .	1 00
Unpaid premiums, . . .	382 41	Surplus, . . .	2,145 59
Unpaid fines, . . .	190 12	Guaranty fund, . . .	750 00
Real estate mortgage, . . .	1,000 00	Forfeited share account, . .	99 36
Cash in hands of treasurer, .	14,458 26	Withdrawal profits, . . .	370 83
		Interest on deposits, . . .	31 29
	\$294,960 05		\$294,960 05

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$118,560 00	For real estate loans, . . .	\$64,620 00
interest, . . .	18,608 03	share loans, . . .	6,050 00
premiums, . . .	4,558 71	dues capital (withdrawn), . .	54,468 00
fines, . . .	882 69	dues capital (forfeited), . .	348 00
transfer fees, . . .	11 00	dues capital (retired), . .	85,872 00
real estate loans repaid, . .	99,400 00	dues capital (matured), . .	5,016 00
share loans repaid, . . .	8,300 00	profits capital (with-	
withdrawal profits, . . .	1,580 56	drawn), . . .	6,307 33
forfeiture profits, . . .	26 73	profits capital (forfeited), . .	52 08
forfeited shares, . . .	364 88	profits capital (retired), . .	18,379 54
foreclosures, . . .	1,382 93	profits capital (matured), . .	2,834 04
public funds, . . .	4,000 00	temporary expenses, . . .	1,415 33
rent and rebate on in-		forfeited shares, . . .	356 98
surance, . . .	46 16	Interest on retired shares, . .	1,488 33
sale of real estate, . . .	1,250 00	foreclosures, . . .	2,292 32
		foreclosures, expenses, . .	74 91
		taxes and insurance, . . .	19 75
		real estate, . . .	150 00
Cash on hand Oct. 31, 1893, .	5,231 18	Cash on hand Oct. 31, 1894, .	14,458 26
	\$264,202 87		\$264,202 87

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Oct., 1884, .	8	\$180 87	63	\$11,394 81	Dues capital, as per gen- eral ledger, . . .	\$252,200 00
Oct., 1885, .	9	156 06	23	3,589 38	Profits capital, as per general ledger, . . .	37,466 31
April, 1886, .	10	144 44	8	1,155 52	Unpaid dues, . . .	2,253 00
Oct., 1886, .	11	133 17	21	2,796 57		
April, 1887, .	12	122 38	25	3,059 50		
Oct., 1887, .	13	111 97	34	3,806 98		
April, 1888, .	14	101 95	43	4,383 85		
Oct., 1888, .	15	92 30	32	2,953 60		
April, 1889, .	16	83 00	59	4,897 00		
Oct., 1889, .	17	74 05	332	24,584 60		
April, 1890, .	18	65 43	469	30,696 67		
Oct., 1890, .	19	57 12	559	31,930 08		
April, 1891, .	20	49 12	617	30,307 04		
Oct., 1891, .	21	41 43	789	32,688 27		
April, 1892, .	22	34 03	761	25,896 83		
Oct., 1892, .	23	26 92	1,078	29,019 76		
April, 1893, .	24	20 07	1,131	22,699 17		
Oct., 1893, .	25	13 47	1,040	14,008 80		
April, 1894, .	26	7 12	1,349	9,604 88		
Oct., 1894, .	27	1 00	1,631	1,631 00		
Dues paid in advance, . . .				825 00		
Total,				\$291,919 31	Total,	\$291,919 31

Number of shares issued during the year,	3,582	
Number of shares now in force,	10,064	
Number of shares now borrowed upon,	1,542	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	2,390	
Number of shares forfeited during the year,	18	
Number of shares retired during the year,	1,300	
Number of shares matured during the year,	38	
Highest premium received during the year,		\$0 25.
Lowest premium received during the year,		25
Number of members withdrawn during the year,	290	
Present number of members,	1,093	
Present number of borrowers,	214	
Present number of non-borrowers,	879	
Number of loans secured by first mortgage of real estate,	201	
Number of loans on shares,	27	
Largest loan to any one member,		5,000 00
Smallest loan to any one member,		50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1894,		1,455 33
Date of examination by commissioner: March 8.		

CANTON CO-OPERATIVE BANK — CANTON.

Incorporated Jan. 10, 1891. Commenced business Feb. 10, 1891.

EPHRAIM B. THORNDIKE, *President.* JOSEPH W. WATTLES, Jr., *Secretary.*
JOSEPH W. WATTLES, Jr., *Treasurer.*

Names of security committee :

CHARLES GALLIGAN, WM. W. BROOKS,
JOSEPH W. WATTLES.

Regular meetings the second Tuesday of each month.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$56,900 00	Dues capital, . . .	\$52,427 00
Loans on shares, . . .	630 00	Profits capital (all series), .	4,420 80
Permanent expense account, .	35 00	Interest,	974 70
Temporary expense account, .	8 00	Premiums,	84 00
Unpaid interest,	281 50	Fines,	32 55
Unpaid premiums,	34 80	Surplus,	332 17
Unpaid fines,	26 21	Guaranty fund,	137 02
Cash in hands of treasurer, .	575 18	Withdrawal profits, . . .	82 65
	\$58,490 69		\$58,490 69

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	\$23,274 00	For real estate loans, . . .	\$22,950 00
interest,	3,016 18	share loans,	1,750 00
premiums,	252 60	dues capital (withdrawn), .	11,073 00
fines,	95 43	profits capital (with-	
transfer fees,	1 00	drawn,	915 97
real estate loans repaid, .	9,050 00	temporary expenses, .	221 10
share loans repaid,	1,500 00		
withdrawal profits,	229 35	Cash on hand Oct. 31, 1894,	575 18
Cash on hand Oct. 31, 1893, .	66 69		\$37,485 25
	\$37,485 25		

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Feb., 1891, .	1	\$50 20	325	\$16,315 00	Dues capital, as per gen- eral ledger, . . .	\$52,427 00
Aug., 1891, .	2	42 78	374	15,999 72	Profits capital, as per general ledger, . . .	4,420 80
Feb., 1892, .	3	35 59	307	10,926 13	Unpaid dues, . . .	359 00
Aug., 1892, .	4	28 65	164	4,698 60		
Feb., 1893, .	5	21 93	185	4,057 05		
Aug., 1893, .	6	15 42	116	1,788 72		
Feb., 1894, .	7	9 11	278	2,532 58		
Aug., 1894, .	8	3 00	237	711 00		
Dues paid in advance, . . .				178 00		
Total,				\$57,206 80	Total,	\$57,206 80

Number of shares issued during the year,	619	
Number of shares now in force,	1,986	
Number of shares now borrowed upon,	338	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	456	
Highest premium received during the year,		\$0 10
Lowest premium received during the year,		05
Number of members withdrawn during the year,	61	
Present number of members,	259	
Present number of borrowers,	52	
Present number of non-borrowers,	207	
Number of loans secured by first mortgage of real estate,	66	
Number of loans on shares,	6	
Largest loan to any one member,		2,800 00
Smallest loan to any one member,		30 00
Amount of expenses of the corporation for the year ending Oct. 31, 1894,		251 10
Date of examination by commissioner: June 14.		

CITIZENS' CO-OPERATIVE BANK — HAVERHILL.

Incorporated Aug. 22, 1887. Commenced business Sept. 12, 1887.

GEO. H. CARLETON, *President.*

JAMES W. GOODWIN, *Secretary.*

JAMES W. GOODWIN, *Treasurer.*

Names of security committee:

JOSHUA M. STORER,

JOHN A. GALE,

GEORGE M. GOODWIN.

Regular meetings the second Monday of each month.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$83,885 00	Dues capital, . . .	\$79,586 00
Loans on shares, . . .	4,880 00	Profits capital (all series), .	11,203 99
Unpaid interest, . . .	163 04	Premiums, . . .	3 95
Cash in hands of treasurer, .	4,473 15	Fines, . . .	2 28
		Surplus, . . .	1,080 81
		Guaranty fund, . . .	255 24
		Forfeited share account, .	1,207 47
		Withdrawal profits, . . .	13 95
		Forfeiture profits, . . .	47 50
	\$93,401 19		\$93,401 19

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$29,153 00	For real estate loans, . . .	\$20,859 98
interest, . . .	5,251 36	share loans, . . .	6,067 00
premiums, . . .	97 10	dues capital (withdrawn),	23,834 00
finer, . . .	157 00	dues capital (forfeited),	1,306 00
real estate loans repaid,	28,809 98	dues capital (retired), .	7,968 00
share loans repaid, . . .	3,817 00	profits capital (with-	
withdrawal profits, . . .	211 11	drawn), . . .	2,053 93
forfeiture profits, . . .	120 90	profits capital (forfeited),	175 52
forfeited shares, . . .	1,176 77	profits capital (retired),	1,542 52
		temporary expenses, . .	900 00
		forfeited shares, . . .	100 00
Cash on hand Oct. 31, 1893, .	485 88	Cash on hand Oct. 31, 1894,	4,473 15
	\$69,280 10		\$69,280 10

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Sept., 1887, .	1	\$104 21	249	\$25,948 29	Dues capital, as per gen- eral ledger, . . .	\$79,586 00
April, 1888, .	2	94 34	90	8,490 60	Profits capital, as per general ledger, . . .	11,203 99
Oct., 1888, .	3	86 08	84	7,230 72	Unpaid dues, . . .	1,168 00
April, 1889, .	4	78 00	57	4,446 00		
Oct., 1889, .	5	70 10	25	1,752 50		
April, 1890, .	6	62 38	91	5,676 58		
Oct., 1890, .	7	54 84	122	6,690 48		
April, 1891, .	8	47 48	116	5,507 68		
Oct., 1891, .	9	40 30	110	4,433 00		
April, 1892, .	10	33 30	205	6,826 50		
Oct., 1892, .	11	26 48	216	5,719 68		
April, 1893, .	12	19 84	189	3,749 76		
Oct., 1893, .	13	13 88	240	3,211 20		
April, 1894, .	14	7 10	280	1,988 00		
Oct., 1894, .	15	1 00	176	176 00		
Dues paid in advance, . . .				111 00		
Total,				\$91,957 99	Total,	\$91,957 99

Number of shares issued during the year,	586
Number of shares now in force,	2,250
Number of shares now borrowed upon,	671
Largest number of shares held by any one member,	25
Number of shares withdrawn during the year,	807
Number of shares forfeited during the year,	61
Number of shares retired during the year,	98
Highest per centum of interest received during the year: 6.	
Lowest per centum of interest received during the year: 6.	
Number of members withdrawn during the year,	75
Present number of members,	256
Present number of borrowers,	67
Present number of non-borrowers,	189
Number of loans secured by first mortgage of real estate,	52
Number of loans on shares,	15
Largest loan to any one member,	\$5,000 00
Smallest loan to any one member,	10 00
Amount of expenses of the corporation for the year ending Oct. 31, 1894, .	980 24
Date of examination by commissioner: May 31.	

CITY CO-OPERATIVE BANK—HOLYOKE.

Incorporated July 16, 1889. Commenced business July 23, 1889.

A. F. RICHARD, *President.* PIERRE BONVOULOIR, *Secretary.*
PIERRE BONVOULOIR, *Treasurer.*

Names of security committee :

DANIEL PROULX, A. F. GINGRAS,
JOHN ST. JOHN.

Regular meetings the fourth Tuesday of each month.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$30,650 00	Dues capital, . . .	\$43,920 00
Loans on shares, . . .	15,250 00	Profits capital (all series), .	4,516 62
Temporary expense account, .	123 88	Interest, . . .	1,101 94
Unpaid interest, . . .	69 13	Fines, . . .	38 78
Unpaid fines, . . .	4 68	Transfer fees, . . .	50
Cash in hands of treasurer, .	3,858 84	Surplus, . . .	162 97
		Guaranty fund, . . .	110 00
		Withdrawal profits, . .	106 72
	<u>\$49,956 53</u>		<u>\$49,956 53</u>

Detailed Statement of Receipts and Disbursements for the Year ending
Oct. 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$15,076 00	For real estate loans, . .	\$8,750 00
interest, . . .	2,750 43	share loans, . . .	11,100 00
finer, . . .	79 64	dues capital(withdrawn),	10,070 00
transfer fees, . . .	50	profits capital (with-	
real estate loans repaid,	12,200 00	drawn), . . .	943 82
share loans repaid, . .	4,260 00	temporary expenses, .	250 75
withdrawal profits, . .	234 04		
treasurer's book sold, .	50		
Cash on hand Oct. 31, 1893, .	382 30	Cash on hand Oct. 31, 1894,	3,858 84
	<u>\$34,973 41</u>		<u>\$34,973 41</u>

Reconciliation of Share Account with Dues and Profits Capital.						
DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
July, 1889, .	1	\$73 52	210	\$15,439 20	Dues capital, as per gen- eral ledger, . . .	\$43,920 00
Jan., 1890, .	2	65 64	106	6,957 84	Profits capital, as per general ledger, . . .	4,516 62
July, 1890, .	3	58 05	26	1,509 30	Unpaid dues, . . .	221 00
Jan., 1891, .	4	50 58	163	8,244 54		
July, 1891, .	5	43 32	83	3,595 56		
Jan., 1892, .	6	36 27	87	3,155 49		
July, 1892, .	7	29 43	114	3,355 02		
Jan., 1893, .	8	22 79	163	3,714 77		
July, 1893, .	9	16 34	101	1,650 34		
Jan., 1894, .	10	10 08	57	574 56		
July, 1894, .	11	4 00	114	456 00		
Dues paid in advance, . . .				5 00		
Total,				\$48,657 62		\$48,657 62

Number of shares issued during the year,	202
Number of shares now in force,	1,224
Number of shares now borrowed upon,	647
Largest number of shares held by any one member,	25
Number of shares withdrawn during the year,	383
Highest per centum of interest received during the year: 6.	
Lowest per centum of interest received during the year: 6.	
Number of members withdrawn during the year,	66
Present number of members,	196
Present number of borrowers,	75
Present number of non-borrowers,	121
Number of loans secured by first mortgage of real estate,	37
Number of loans on shares,	115
Largest loan to any one member,	\$5,000 00
Smallest loan to any one member,	25 00
Amount of expenses of the corporation for the year ending Oct. 31, 1894, .	320 25
Date of examination by commissioner: March 19.	

CLINTON CO-OPERATIVE BANK — CLINTON.

Incorporated Sept. 23, 1887. Commenced business Oct. 20, 1887.

DANIEL B. INGALLS, *President.*

WALTER R. DAME, *Secretary.*

THOMAS S. DAVIS, *Treasurer.*

Names of security committee :

GEORGE P. FRENCH,

LYMAN LEIGHTON,

HENRY C. GREELY.

Regular meetings the third Thursday of each month.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$127,135 00	Dues capital,	\$123,455 00
Loans on shares,	5,915 00	Profits capital (all series), . .	18,874 99
Permanent expense account, .	150 00	Interest,	821 77
Temporary expense account, .	75 27	Fines,	33 58
Unpaid interest,	519 76	Transfer fees,	25
Cash in hands of treasurer, .	10,162 96	Withdrawal profits,	48 21
		Guaranty fund,	361 41
		Surplus,	355 64
		Forfeited share account, . . .	5 74
		Security committee,	1 50
	\$143,957 99		\$143,957 99

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	\$38,476 00	For real estate loans,	\$41,200 00
interest,	8,161 72	share loans,	5,145 00
finer,	197 03	dues capital (withdrawn), . .	18,233 00
transfer fees,	2 75	dues capital (retired), . . .	6,726 00
real estate loans repaid, . . .	29,900 00	profits capital (with-	
share loans repaid,	6,045 00	drawn),	1,932 78
withdrawal profits,	281 47	profits capital (retired), . .	1,376 83
		temporary expenses,	570 51
Cash on hand Oct. 31, 1893, .	2,283 11	Cash on hand Oct. 31, 1894,	10,162 96
	\$85,347 08		\$85,347 08

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Oct., 1887, .	1	\$105 92	191	\$20,230 72	Dues capital, as per gen- eral ledger, . . .	\$123,455 00
April, 1888, .	2	96 79	118	11,421 22	Profits capital, as per general ledger, . . .	18,874 99
Oct., 1888, .	3	87 97	148	13,019 56	Unpaid dues, . . .	765 00
April, 1889, .	4	79 43	221	17,554 03		
Oct., 1889, .	5	71 17	196	13,949 32		
April, 1890, .	6	63 18	180	11,372 40		
Oct., 1890, .	7	55 43	200	11,086 00		
April, 1891, .	8	47 90	145	6,945 50		
Oct., 1891, .	9	40 57	273	11,075 61		
April, 1892, .	10	33 47	241	8,066 27		
Oct., 1892, .	11	26 59	255	6,780 45		
April, 1893, .	12	19 89	302	6,006 78		
Oct., 1893, .	13	13 39	187	2,503 93		
April, 1894, .	14	7 10	382	2,712 20		
Oct., 1894, .	15	1 00	253	253 00		
Dues paid in advance, . . .				118 00		
Total,				\$143,094 99	Total,	\$143,094 99

Number of shares issued during the year,	742
Number of shares now in force,	3,292
Number of shares now borrowed upon,	945
Largest number of shares held by any one member,	25
Number of shares withdrawn during the year,	726
Number of shares retired during the year,	87
Highest per centum of interest received during the year: 13.	
Lowest per centum of interest received during the year: 6.	
Number of members withdrawn during the year,	126
Present number of members,	475
Present number of borrowers,	126
Present number of non-borrowers,	349
Number of loans secured by first mortgage of real estate,	108
Number of loans on shares,	39
Largest loan to any one member,	\$4,900 00
Smallest loan to any one member,	50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1894,	570 51
Date of examination by commissioner: April 16.	

COLUMBIAN CO-OPERATIVE BANK — CAMBRIDGE.

Incorporated May 6, 1892. Commenced business June 6, 1892.

ALPHEUS B. ALGER, *President.* WILLIAM E. BURRAGE, *Secretary.*
WILLIAM E. BURRAGE, *Treasurer.*

Names of security committee :

JAMES A. DOW, DANA W. HYDE,
CHARLES E. HANCOCK, LEVI HAWKES,
ISAAC S. PEAR.

Regular meetings the first Monday of each month.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$27,890 00	Dues capital,	\$33,848 00
Loans on shares,	300 00	Profits capital (all series), . .	1,202 36
Permanent expense account, . .	216 50	Interest,	626 06
Temporary expense account, . .	40 47	Premiums,	45 30
Real estate by foreclosure, . .	2,093 99	Fines,	86 75
Unpaid interest,	255 80	Transfer fees,	50
Unpaid premiums,	13 15	Surplus,	37 17
Unpaid fines,	44 68	Guaranty fund,	15 32
City of Cambridge, four per cent. bonds,	3,217 83	Forfeited share account, . .	92 77
Cash in hands of secretary, . .	2,409 85	Withdrawal profits,	28 04
	\$35,982 27		\$35,982 27

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	\$19,514 00	For real estate loans,	\$13,000 00
interest,	1,319 22	share loans,	760 00
premiums,	104 29	dues capital (withdrawn), . .	6,018 00
fines,	148 08	dues capital (forfeited), . .	92 00
transfer fees,	1 50	profits capital (with-	
real estate loans repaid, . .	4,710 00	drawn),	202 90
share loans repaid,	580 00	profits capital (forfeited), . .	5 66
withdrawal profits,	55 35	temporary expenses,	195 64
forfeiture profits,	5 24	forfeited shares,	105 72
forfeited shares,	198 49	real estate by foreclosure, . .	2,148 74
sale of desk,	35 00	city of Cambridge bonds, . .	3,217 83
real estate by fore-		surplus,	9 06
closure,	54 75	profits,	15 24
surplus, to correct er-			
ror,	15 24	Cash on hand Oct. 31, 1894, .	2,409 85
Cash on hand Oct. 31, 1893, .	1,439 48		\$28,180 64
	\$28,180 64		

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
June, 1892, .	1	\$30 26	689	\$20,849 14	Dues capital, as per gen- eral ledger, . . .	\$33,848 00
Dec., 1892, .	2	23 76	264	6,272 64	Profits capital, as per general ledger, . . .	1,202 36
June, 1893, .	3	17 36	333	5,780 88	Unpaid dues, . . .	812 00
Dec., 1893, .	4	11 10	137	1,520 70		
June, 1894, .	5	5 00	243	1,215 00		
Dues paid in advance, . . .				224 00		
Total,				\$35,862 36	Total,	\$35,862 36

Number of shares issued during the year,	447	
Number of shares now in force,	1,666	
Number of shares now borrowed upon,	184	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	393	
Number of shares forfeited during the year,	57	
Highest premium received during the year,		\$0 20
Lowest premium received during the year,		05
Number of members withdrawn during the year,	53	
Present number of members,	249	
Present number of borrowers,	13	
Present number of non-borrowers,	236	
Number of loans secured by first mortgage of real estate,	16	
Number of loans on shares,	2	
Largest loan to any one member,		3,000 00
Smallest loan to any one member,		100 00
Amount of expenses of the corporation for the year ending Oct. 31, 1894,		224 14
Date of examination by commissioner: May 15.		

DANVERS CO-OPERATIVE BANK — DANVERS.

Incorporated Aug. 24, 1892. Commenced business Aug. 29, 1892.

SAMUEL L. SAWYER, *President.*

A. G. ALLEN, Jr., *Secretary.*

A. G. ALLEN, Jr., *Treasurer.*

Names of security committee:

HENRY NEWHALL,

J. W. WOODMAN,

J. F. PORTER.

Regular meetings the last Monday of each month.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$24,300 00	Dues capital,	\$25,003 00
Loans on shares,	925 00	Profits capital (all series), . .	1,159 83
Permanent expense account, . .	170 00	Interest,	346 93
Temporary expense account, . .	57 61	Premiums,	36 77
Unpaid interest,	10 66	Fines,	17 18
Unpaid premiums,	4 20	Surplus,	171 96
Unpaid fines,	16 64	Guaranty fund,	25 00
Cash in hands of treasurer, . .	1,287 13	Withdrawal profits,	10 57
	<u>\$26,771 24</u>		<u>\$26,771 24</u>

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	\$14,136 00	For real estate loans,	\$10,400 00
interest,	1,272 82	share loans,	1,570 00
premiums,	138 82	dues capital (withdrawn), . . .	4,928 00
fines,	87 92	profits capital (with-	
share loans repaid,	1,005 00	drawn),	173 47
withdrawal profits,	43 64	temporary expenses,	193 66
Cash on hand Oct. 31, 1893, . .	1,868 06	Cash on hand Oct. 31, 1894, . .	1,287 13
	<u>\$18,552 26</u>		<u>\$18,552 26</u>

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Aug., 1892, .	1	\$28 44	648	\$18,429 12	Dues capital as per gen- eral ledger, . . .	\$25,003 00
Feb., 1893, .	2	21 81	210	4,580 10	Profits capital as per general ledger, . . .	1,159 83
Aug., 1893, .	3	15 36	122	1,873 92	Unpaid dues, . . .	339 00
Feb., 1894, .	4	9 09	141	1,281 69		
Aug., 1894, .	5	3 00	106	318 00		
Dues paid in advance, . . .				19 00		
Total,				\$26,501 03		\$26,501 03

Number of shares issued during the year,	247	
Number of shares now in force,	1,227	
Number of shares now borrowed upon,	186	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	322	
Highest premium received during the year,		\$0 25
Lowest premium received during the year,		06
Number of members withdrawn during the year,	49	
Present number of members,	184	
Present number of borrowers,	25	
Present number of non-borrowers,	159	
Number of loans secured by first mortgage of real estate,	16	
Number of loans on shares,	9	
Largest loan to any one member,		2,600 00
Smallest loan to any one member,		50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1894,		213 66
Date of examination by commissioner: February 6.		

DEAN CO-OPERATIVE BANK—FRANKLIN.

Incorporated June 15, 1889. Commenced business July 2, 1889.

GEO. W. WIGGIN, *Vice-President.* WILLIAM A. WYCKOFF, *Secretary.*
WILLIAM A. WYCKOFF, *Treasurer.*

Names of security committee :
WM. E. NASON, CHAS. A. WIGHT,
O. B. CARTER.

Regular meetings the first Tuesday of each month.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$21,688 93	Dues capital,	\$23,223 00
Loans on shares,	1,710 00	Profits capital (all series), . .	2,580 50
Permanent expense account, .	100 00	Interest,	456 88
Temporary expense account, .	16 68	Premiums,	44 52
Real estate by foreclosure, . .	2,192 01	Fines,	2 50
Cash in hands of treasurer, . .	970 73	Surplus,	108 04
		Guaranty fund,	170 00
		Withdrawal profits,	14 54
		Rentals,	78 37
	\$26,678 35		\$26,678 35

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	\$7,231 00	For real estate loans,	\$7,788 93
interest,	1,321 21	share loans,	1,725 00
premiums,	129 80	dues capital (withdrawn), . . .	3,338 00
ines,	9 63	profits capital (with-	
real estate loans repaid, . . .	4,000 00	drawn),	264 54
share loans repaid,	1,200 00	temporary expenses,	50 04
withdrawal profits,	38 25	real estate foreclosure, . . .	2,192 01
rentals,	153 37		
Cash on hand Oct. 31, 1893, . .	2,245 99	Cash on hand Oct. 31, 1894, . .	970 73
	\$16,329 25		\$16,329 25

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
July, 1889, .	1	\$72 76	227	\$16,516 52	Dues capital, as per gen- eral ledger, . . .	\$23,223 00
Oct., 1889, .	2	69 00	5	345 00	Profits capital, as per general ledger, . . .	2,580 50
Jan., 1890, .	3	65 27	12	783 24	Unpaid dues, . . .	67 00
July, 1890, .	4	57 91	6	347 46		
Jan., 1891, .	5	50 66	11	557 26		
July, 1891, .	6	43 43	37	1,606 91		
Jan., 1892, .	7	36 39	57	2,074 23		
July, 1892, .	8	29 52	38	1,121 76		
Jan., 1893, .	9	22 80	51	1,162 80		
July, 1893, .	10	16 37	34	556 58		
Jan., 1894, .	11	10 11	34	343 74		
July, 1894, .	12	4 00	101	404 00		
Dues paid in advance, . . .				51 00		
Total,				\$25,870 50	Total,	\$25,870 50

Number of shares issued during the year, 180
Number of shares now in force, 613
Number of shares now borrowed upon, 175
Largest number of shares held by any one member, 25
Number of shares withdrawn during the year, 160
Highest per centum of interest received during the year: 7.
Lowest per centum of interest received during the year: 6½.
Number of members withdrawn during the year, 21
Present number of members, 97
Present number of borrowers, 27
Present number of non-borrowers, 70
Number of loans secured by first mortgage of real estate, 12
Number of loans on shares, 15
Largest loan to any one member, \$4,000 00
Smallest loan to any one member, 25 00
Amount of expenses of the corporation for the year ending Oct. 31, 1894, 100 04
Date of examination by commissioner: February 1.

DEDHAM CO-OPERATIVE BANK—DEDHAM.

Incorporated Feb. 11, 1886. Commenced business Feb. 16, 1886.

F. F. FAVOR, *President.* C. H. J. KIMBALL, *Secretary.*
T. P. MURRAY, *Treasurer.*

Names of security committee :
WILLIAM G. WARE, JOHN WARDLE, Jr.,
OTIS W. WITHINGTON.

Regular meetings the third Tuesday of each month.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$30,715 00	Dues capital, . . .	\$29,624 00
Loans on shares, . . .	1,965 00	Profits capital (all series), . .	4,394 54
Unpaid interest, . . .	137 00	Surplus, . . .	698 36
Unpaid premiums, . . .	7 15	Guaranty fund, . . .	120 18
Unpaid fines, . . .	16 82	Forfeited share account, . .	132 42
Cash in hands of treasurer, .	2,128 53		
	\$34,969 50		\$34,969 50

Detailed Statement of Receipts and Disbursements for the Year ending
Oct. 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$10,836 00	For real estate loans, . . .	\$4,300 00
interest, . . .	1,908 68	share loans, . . .	1,385 00
premiums, . . .	115 95	dues capital (withdrawn), . .	7,274 00
fines, . . .	47 12	dues capital (forfeited), . .	300 00
real estate loans repaid, . .	3,100 00	dues capital (retired), . .	1,962 00
share loans repaid, . .	2,545 00	profits capital (with-	
withdrawal profits, . .	214 55	drawn), . . .	817 56
forfeited shares, . .	132 42	profits capital (forfeited), . .	33 80
temporary expense, . .	33 85	profits capital (retired), . .	568 80
		temporary expenses, . .	148 30
		forfeited shares, . .	6 58
Cash on hand Oct. 31, 1893, .	11 00	Cash on hand Oct. 31, 1894, .	2,128 53
	\$18,944 57		\$18,944 57

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Feb., 1886, .	1	\$187 36	23	\$3,159 28	Dues capital, as per gen- eral ledger, . . .	\$29,624 00
May, 1886, .	2	132 53	7	927 71	Profits capital, as per general ledger, . . .	4,394 54
Nov., 1886, .	3	123 07	3	369 21	Unpaid dues, . . .	205 00
May, 1887, .	4	113 27	12	1,359 24		
Nov., 1887, .	5	104 05	4	416 20		
May, 1888, .	6	95 11	29	2,758 19		
Nov., 1888, .	7	86 43	7	605 01		
May, 1889, .	8	78 00	41	3,198 00		
Nov., 1889, .	9	69 81	20	1,396 20		
May, 1890, .	10	61 86	59	3,649 74		
Nov., 1890, .	11	54 15	52	2,815 80		
May, 1891, .	12	46 66	61	2,846 26		
Nov., 1891, .	13	39 39	75	2,954 25		
May, 1892, .	14	32 33	67	2,166 11		
Nov., 1892, .	15	25 48	67	1,707 16		
May, 1893, .	16	18 83	107	2,014 81		
Nov., 1893, .	17	12 37	81	1,001 97		
May, 1894, .	18	6 10	144	878 40		
Total,				\$34,223 54	Total,	\$34,223 54

Number of shares issued during the year,	252
Number of shares now in force,	859
Number of shares now borrowed upon,	212
Largest number of shares held by any one member,	25
Number of shares withdrawn during the year,	225
Number of shares forfeited during the year,	10
Number of shares retired during the year,	20
Highest per centum of interest received during the year: 10.	
Lowest per centum of interest received during the year: 6 ² / ₁₀ .	
Number of members withdrawn during the year,	33
Present number of members,	162
Present number of borrowers,	47
Present number of non-borrowers,	115
Number of loans secured by first mortgage of real estate,	30
Number of loans on shares,	20
Largest loan to any one member,	\$3,000 00
Smallest loan to any one member,	15 00
Amount of expenses of the corporation for the year ending Oct. 31, 1894, .	148 30
Date of examination by commissioner: December 4.	

DORCHESTER CO-OPERATIVE BANK — BOSTON.

Incorporated Aug. 21, 1890. Commenced business Sept. 10, 1890.

AMOR L. HOLLINGSWORTH, *President.*

WM. H. KENNEDY, *Secretary.*

FRANK E. BRIGHAM, *Treasurer.*

Names of security committee :

SAMUEL GANNETT,

LABAN PRATT,

J. HOMER PIERCE,

CHAS. B. FOX,

R. D. MOSSMAN.

Regular meetings the second Wednesday of each month.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$79,700 00	Dues capital, . . .	\$75,634 00
Loans on shares, . . .	1,235 00	Profits capital (all series), .	7,637 55
Permanent expense account, .	210 28	Interest, . . .	764 16
Temporary expense account, .	136 00	Premiums, . . .	41 11
Cash in hands of treasurer, .	3,172 08	Fines, . . .	28 78
		Surplus, . . .	166 68
		Guaranty fund, . . .	124 74
		Forfeited share account, .	14 39
		Withdrawal profits, . . .	42 95
	<u>\$84,453 36</u>		<u>\$84,453 36</u>

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$26,968 00	For real estate loans, . . .	\$25,100 00
interest, . . .	4,258 97	share loans, . . .	685 00
premiums, . . .	218 20	dues capital (withdrawn), .	8,947 00
finer, . . .	162 52	dues capital (forfeited), .	310 00
transfer fees, . . .	25	profits capital (with-	
real estate loans repaid, .	1,650 00	drawn), . . .	709 39
share loans repaid, . . .	540 00	profits capital (forfeited), .	33 70
withdrawal profits, . . .	185 77	temporary expenses, . . .	423 50
forfeited shares, . . .	333 17	forfeited shares, . . .	480 78
Cash on hand Oct. 31, 1893, .	5,544 57	Cash on hand Oct. 31, 1894, .	3,172 08
	<u>\$39,861 45</u>		<u>\$39,861 45</u>

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Sept., 1890, .	1	\$56 09	818	\$46,051 32	Dues capital, as per gen- eral ledger, . . .	\$75,634 00
Mar., 1891, .	2	48 71	258	12,574 26	Profits capital, as per general ledger, . . .	7,637 55
Sept., 1891, .	3	41 45	99	4,060 56	Unpaid dues, . . .	1,636 00
Mar., 1892, .	4	34 37	282	9,664 81		
Sept., 1892, .	5	27 49	130	3,482 08		
Mar., 1893, .	6	20 84	120	2,493 24		
Sept., 1893, .	7	14 38	302	4,338 58		
Mar., 1894, .	8	8 10	216	1,746 70		
Sept., 1894, .	9	2 00	138	276 00		
Dues paid in advance, . . .				220 00		
Total,				\$84,907 55	Total,	\$84,907 55

Number of shares issued during the year,	488	
Number of shares now in force,	2,363	
Number of shares now borrowed upon,	522	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	372	
Number of shares forfeited during the year,	10	
Highest premium received during the year,		\$0 10
Lowest premium received during the year,		05
Number of members withdrawn during the year,	51	
Present number of members,	295	
Present number of borrowers,	51	
Present number of non-borrowers,	244	
Number of loans secured by first mortgage of real estate,	44	
Number of loans on shares,	7	
Largest loan to any one member,		4,400 00
Smallest loan to any one member,		60 00
Amount of expenses of the corporation for the year ending Oct. 31, 1894,		451 50
Date of examination by commissioner : June 27.		

ECONOMY CO-OPERATIVE BANK — MERRIMAC.

Incorporated July 26, 1889. Commenced business Aug. 12, 1889.

GEORGE ADAMS, *President.* BAILEY SARGENT, *Secretary.*
BAILEY SARGENT, *Treasurer.*

Names of security committee :
ISAAC B. LITTLE, FRANK E. PRASE,
GEORGE W. DAVIS.

Regular meetings the second Monday of each month.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$28,000 00	Dues capital,	\$28,935 00
Loans on shares,	1,060 00	Profits capital (all series), . .	3,361 39
Permanent expense account, . .	125 00	Interest,	258 25
Temporary expense account, . .	53 73	Premiums,	13 60
Real estate by foreclosure, . .	745 43	Fines,	16
Cash in hands of treasurer, . .	4,176 13	Surplus,	330 63
		Guaranty fund,	70 00
		Withdrawal profits,	32 69
		Forfeiture profits,	93
		Retired share account,	1,157 64
	\$34,160 29		\$34,160 29

Detailed Statement of Receipts and Disbursements for the Year ending
Oct. 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	\$9,700 00	For real estate loans,	\$5,200 00
interest,	1,730 84	share loans,	1,450 00
premiums,	112 55	dues capital (withdrawn), . . .	6,352 00
finer,	79 87	dues capital (forfeited), . . .	92 00
transfer fees,	50	dues capital (retired),	1,001 00
real estate loans repaid,	5,550 00	profits capital (with-	
share loans repaid,	1,440 00	drawn),	625 10
withdrawal profits,	62 54	profits capital (forfeited), . .	9 28
forfeiture profits,	93	profits capital (retired), . . .	156 64
retired share account,	1,157 64	temporary expenses,	160 23
		forfeited shares,	7 81
		real estate by foreclosure, . .	745 43
Cash on hand Oct. 31, 1893, . .	140 75	Cash on hand Oct. 31, 1894, . .	4,176 13
	\$19,975 62		\$19,975 62

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Aug., 1889, .	1	\$72 79	159	\$11,573 61	Dues capital, as per gen- eral ledger, . . .	\$28,935 00
Feb., 1890, .	2	64 85	44	2,853 40	Profits capital, as per general ledger, . . .	3,361 39
Aug., 1890, .	3	57 14	83	4,742 62	Unpaid dues, . . .	328 00
Feb., 1891, .	4	49 65	121	6,007 65		
Aug., 1891, .	5	42 38	41	1,737 58		
Feb., 1892, .	6	35 32	34	1,200 88		
Aug., 1892, .	7	28 47	81	2,306 07		
Feb., 1893, .	8	21 82	27	589 14		
Aug., 1893, .	9	15 36	71	1,090 56		
Feb., 1894, .	10	9 09	32	290 88		
Aug., 1894, .	11	3 00	60	180 00		
Dues paid in advance, . . .				52 00		
Total,				\$32,624 39	Total,	\$32,624 39

Number of shares issued during the year,	93	
Number of shares now in force,	753	
Number of shares now borrowed upon,	187	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	230	
Number of shares forfeited during the year,	4	
Number of shares retired during the year,	16	
Highest premium received during the year,		\$0 05
Lowest premium received during the year,		05
Number of members withdrawn during the year,	34	
Present number of members,	125	
Present number of borrowers,	37	
Present number of non-borrowers,	88	
Number of loans secured by first mortgage of real estate,	30	
Number of loans on shares,	7	
Largest loan to any one member,		2,600 00
Smallest loan to any one member,		60 00
Amount of expenses of the corporation for the year ending Oct. 31, 1894,		235 23
Date of examination by commissioner: July 20.		

ENTERPRISE CO-OPERATIVE BANK—EAST BOSTON.

Incorporated March 31, 1888. Commenced business April 3, 1888.

JOSHUA N. TAYLOR, *President.*

HORACE B. BUTLER, *Secretary.*

HORACE B. BUTLER, *Treasurer.*

Names of security committee:

JAMES TOWNSEND,

WM. G. EMERY,

CHARLES T. WITT.

Regular meetings the third Wednesday of each month.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$230,870 00	Dues capital, . . .	\$230,585 00
Loans on shares, . . .	17,625 00	Profits capital (all series), . .	33,461 31
Temporary expense account, . .	141 80	Interest, . . .	851 91
Real estate by foreclosure, . .	2,554 37	Premiums, . . .	70 15
Unpaid fines, . . .	35 75	Transfer fees, . . .	75
Cash in hands of treasurer, . .	16,743 01	Guaranty fund, . . .	1,200 00
		Forfeited share account, . .	441 30
		Withdrawal profits, . .	101 46
		Surplus, . . .	745 25
		Forfeiture profits, . .	3 06
		Retired shares, . . .	509 72
	\$267,969 93		\$267,969 93

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$82,180 00	For real estate loans, . . .	\$76,030 00
interest, . . .	15,374 02	share loans, . . .	14,800 00
premiums, . . .	1,892 96	dues capital (withdrawn), . .	41,810 00
fines, . . .	518 22	dues capital (forfeited), . .	1,165 00
transfer fees, . . .	8 75	dues capital (retired), . .	10,538 00
real estate loans repaid, . .	53,260 00	profits capital (with-	
share loans repaid, . .	8,075 00	drawn), . . .	5,397 65
withdrawal profits, . .	442 47	profits capital (forfeited), . .	163 34
forfeiture profits, . .	70 84	profits capital (retired), . .	2,389 16
forfeited shares, . .	916 80	temporary expenses, . .	1,549 79
real estate, . . .	2,621 80	forfeited shares, . . .	553 12
security committee, . .	45 00	security committee, . .	82 30
retired shares, . . .	12,840 36	real estate, . . .	3,129 25
		retired shares, . . .	12,330 64
Cash on hand Oct. 31, 1893, . .	8,305 15	Cash on hand Oct. 31, 1894, . .	16,743 01
	\$186,551 36		\$186,551 36

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
April, 1888, .	1	\$97 58	309	\$30,152 22	Dues capital, as per gen- eral ledger, . . .	\$230,585 00
Oct., 1888, .	2	88 74	312	27,686 88	Profits capital, as per general ledger, . . .	33,461 81
April, 1889, .	3	80 14	523	41,913 22	Unpaid dues, . . .	1,106 00
Oct., 1889, .	4	71 79	323	23,188 17		
April, 1890, .	5	63 69	401	25,539 69		
Oct., 1890, .	6	55 83	285	15,911 55		
April, 1891, .	7	48 20	467	22,509 40		
Oct., 1891, .	8	40 80	278	11,342 40		
April, 1892, .	9	33 60	628	21,100 80		
Oct., 1892, .	10	26 64	571	15,211 44		
April, 1893, .	11	19 91	614	12,224 74		
Oct., 1893, .	12	13 40	778	10,425 20		
April, 1894, .	13	7 10	966	6,858 60		
Oct., 1894, .	14	1 00	615	615 00		
Dues paid in advance, . . .				473 00		
Total,				\$265,152 31	Total,	\$265,152 31

Number of shares issued during the year,	1,991	
Number of shares now in force,	7,070	
Number of shares now borrowed upon,	1,815	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	1,272	
Number of shares forfeited during the year,	61	
Number of shares retired during the year,	147	
Highest premium received during the year,		\$0 15
Lowest premium received during the year,		05
Number of members withdrawn during the year,	124	
Present number of members,	661	
Present number of borrowers,	183	
Present number of non-borrowers,	478	
Number of loans secured by first mortgage of real estate,	117	
Number of loans on shares,	66	
Largest loan to any one member,		5,000 00
Smallest loan to any one member,		25 00
Amount of expenses of the corporation for the year ending Oct. 31, 1894,		1,549 79
Date of examination by commissioner: December 17.		

EQUITABLE CO-OPERATIVE BANK—LYNN.

Incorporated September, 1877. Commenced business October, 1877.

JAMES H. RICHARDS, *President.*BENJAMIN E. PORTER, *Secretary.*BENJAMIN E. PORTER, *Treasurer.*

Names of security committee :

THOMAS E. WARD,

EDWARD N. HAINES,

BENJAMIN E. PORTER.

Regular meetings the first Monday of each month.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$288,515 28	Dues capital, . . .	\$287,940 83
Loans on shares, . . .	14,993 00	Profits capital (all series), . .	40,037 78
Permanent expense account, .	344 60	Surplus, . . .	1,834 78
Temporary expense account, .	207 39	Guaranty fund, . . .	1,111 00
Real estate by foreclosure, .	4,787 81	Forfeited share account, .	49 79
Suspense account, . . .	80 03		
Unpaid interest, . . .	519 44		
Mortgages, . . .	7,500 00		
Cash in hands of treasurer, .	14,026 63		
	\$330,974 18		\$330,974 18

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$106,837 00	For real estate loans, . . .	\$56,203 35
interest, . . .	18,069 62	share loans, . . .	14,830 00
fines, . . .	829 55	dues capital (withdrawn), . .	67,442 00
real estate loans repaid, .	35,974 00	dues capital (forfeited), . .	114 00
share loans repaid, . .	16,931 00	dues capital (matured), . .	4,004 00
rent, . . .	100 00	profits capital (with-	
		drawn), . . .	7,608 06
		profits capital (forfeited), .	60 48
		profits capital (matured), .	1,701 28
		temporary expenses, . .	1,543 41
		permanent expenses, . .	90 00
		forfeited shares, . . .	4 18
		real estate by foreclosure, .	3,667 80
		mortgages, . . .	7,500 00
		suspense, . . .	179 00
Cash on hand Oct. 31, 1893, .	233 02	Cash on hand Oct. 31, 1894, .	14,026 63
	\$178,974 19		\$178,974 19

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Oct., 1883, .	12	\$185 24	24	\$4,445 76	Dues capital, as per gen-	
April, 1884, .	13	174 23	27	4,704 21	eral ledger, . . .	\$287,940 83
Oct., 1884, .	14	163 51	44	7,194 44	Profits capital, as per	
April, 1885, .	15	153 02	27	4,131 54	general ledger, . . .	40,037 78
Oct., 1885, .	16	142 88	52	7,429 76	Unpaid dues, . . .	1,403 17
April, 1886, .	17	133 06	35	4,657 10		
Oct., 1886, .	18	123 39	71	8,760 69		
April, 1887, .	19	114 00	89	10,146 00		
Oct., 1887, .	20	104 88	114	11,956 32		
April, 1888, .	21	96 00	176	16,896 00		
Oct., 1888, .	22	87 34	115	10,044 10		
April, 1889, .	23	78 96	236	18,634 56		
Oct., 1889, .	24	70 77	262	18,541 74		
April, 1890, .	25	62 81	334	20,978 54		
Oct., 1890, .	26	55 09	462	25,451 58		
April, 1891, .	27	47 62	662	31,524 44		
Oct., 1891, .	28	40 36	711	28,695 96		
April, 1892, .	29	33 31	865	28,813 16		
Oct., 1892, .	30	26 47	1,152	30,493 44		
April, 1893, .	31	19 81	794	15,729 14		
Oct., 1893, .	32	13 36	738	9,859 68		
April, 1894, .	33	7 09	1,307	9,266 63		
Oct., 1894, .	34	1 00	1,027	1,027 00		
Total,				\$329,381 78	Total,	\$329,381 78

Number of shares issued during the year,	2,556	
Number of shares now in force,	9,324	
Number of shares now borrowed upon,	2,433	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	2,606	
Number of shares forfeited during the year,	18	
Number of shares matured during the year,	28	
Highest premium received during the year,		\$0 21
Lowest premium received during the year,		01
Number of members withdrawn during the year,	137	
Present number of members,	1,225	
Present number of borrowers,	306	
Present number of non-borrowers,	919	
Number of loans secured by first mortgage of real estate,	215	
Number of loans on shares,	91	
Largest loan to any one member,		5,000 00
Smallest loan to any one member,		10 00
Amount of expenses of the corporation for the year ending Oct. 31, 1894,		1,643 41
Date of examination by commissioner : April 9.		

EQUITY CO-OPERATIVE BANK — WORCESTER.

Incorporated Feb. 9, 1887. Commenced business March 17, 1887.

CHAS. L. GATES, *President.*

T. J. HASTINGS, *Secretary.*

T. J. HASTINGS, *Treasurer.*

Names of security committee:

DANIEL PARLIN,

E. J. BARDWELL,

URGEL JAKUES.

Regular meetings the Thursday preceding the third Monday of each month.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$236,000 00	Dues capital, . . .	\$208,467 00
Loans on shares, . . .	7,600 00	Profits capital (all series), . .	36,204 60
Temporary expense account, .	181 21	Interest, . . .	2,445 13
Cash in hands of treasurer, .	5,126 19	Fines, . . .	68 76
		Transfer fees, . . .	4 00
		Surplus, . . .	1,041 27
		Guaranty fund, . . .	610 00
		Forfeited share account, .	66 64
	<u>\$248,907 40</u>		<u>\$248,907 40</u>

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$64,052 00	For real estate loans, . . .	\$92,350 00
interest, . . .	15,408 21	share loans, . . .	7,630 00
finer, . . .	510 68	dues capital (withdrawn), .	37,566 00
transfer fees, . . .	14 00	dues capital (forfeited), .	137 00
real estate loans repaid, .	72,150 00	dues capital (retired), .	17,630 00
share loans repaid, . . .	7,800 00	profits capital (with-	
withdrawal profits, . . .	588 23	drawn), . . .	4,835 40
forfeiture profits, . . .	2 35	profits capital (forfeited), .	9 57
forfeited shares, . . .	139 18	profits capital (retired), .	4,691 41
expense account, . . .	66 33	temporary expenses, . . .	990 52
Cash on hand Oct. 31, 1893, .	10,358 10	forfeited shares, . . .	133 90
	<u>\$171,088 98</u>	Cash on hand Oct. 31, 1894, .	5,126 19
			<u>\$171,088 98</u>

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Mar., 1887, .	1	\$117 90	443	\$52,229 70	Dues capital, as per gen- eral ledger, . . .	\$208,467 00
Sept., 1887, .	2	108 34	155	16,792 70	Profits capital, as per general ledger, . . .	
Mar , 1888, .	3	99 04	272	26,938 88	Unpaid dues, . . .	
Sept., 1888, .	4	90 04	96	8,643 84		36,204 60
Mar., 1889, .	5	81 31	223	18,132 13		1,731 00
Sept., 1889, .	6	72 87	205	14,938 35		
Mar., 1890, .	7	64 70	332	21,480 40		
Sept., 1890, .	8	56 80	163	9,258 40		
Mar., 1891, .	9	49 15	398	19,561 70		
Sept , 1891, .	10	41 75	263	10,980 25		
Mar., 1892, .	11	34 58	401	13,866 58		
Sept., 1892, .	12	27 64	800	8,292 00		
Mar., 1893, .	13	20 92	609	12,740 28		
Sept., 1893, .	14	14 41	386	5,562 26		
Mar., 1894, .	15	8 11	683	5,539 13		
Sept., 1894, .	16	2 00	551	1,102 00		
Dues paid in advance, . . .				344 00		
Total,				\$246,402 60	Total,	\$246,402 60

Number of shares issued during the year,	1,525
Number of shares now in force,	5,480
Number of shares now borrowed upon,	1,472
Largest number of shares held by any one member,	25
Number of shares withdrawn during the year,	1,394
Number of shares forfeited during the year,	12
Number of shares retired during the year,	210
Highest per centum of interest received during the year: 9½.	
Lowest per centum of interest received during the year: 6.	
Number of members withdrawn during the year,	148
Present number of members,	588
Present number of borrowers,	150
Present number of non-borrowers,	438
Number of loans secured by first mortgage of real estate,	163
Number of loans on shares,	38
Largest loan to any one member,	\$5,000 00
Smallest loan to any one member,	50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1894,	914 19
Date of examination by commissioner: May 7.	

EVERETT CO-OPERATIVE BANK—EVERETT.

Incorporated Sept. 24, 1890. Commenced business Oct. 14, 1890.

EDWARD C. MEAD, *President.*

CHAS. E. JENNINGS, *Secretary.*

CHARLES E. JENNINGS, *Treasurer.*

Names of security committee :

JAMES E. FREEMAN,

NATHANIEL A. DILL,

GEO. E. SMITH.

Regular meetings the second Tuesday of each month.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$41,961 00	Dues capital, . . .	\$49,851 00
Loans on shares, . . .	8,445 00	Profits capital (all series), .	5,142 72
Temporary expense account, .	76 00	Interest, . . .	216 45
Unpaid fines, . . .	1 72	Premiums, . . .	11 35
Cash in hands of treasurer, .	5,477 65	Surplus, . . .	369 19
		Guaranty fund, . . .	293 45
		Forfeited share account, .	39 06
		Withdrawal profits, . .	38 15
	\$55,961 37		\$55,961 37

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$18,198 00	For real estate loans, . .	\$11,361 00
interest, . . .	2,902 06	share loans, . . .	5,870 00
premiums, . . .	173 40	dues capital (withdrawn), .	8,673 00
fines, . . .	74 53	dues capital (forfeited), .	285 00
transfer fees, . . .	75	profits capital (with-	
real estate loans repaid, .	3,700 00	drawn, . . .	781 34
share loans repaid, . .	4,169 00	profits capital (forfeited), .	41 15
withdrawal profits, . .	198 90	temporary expenses, . .	228 80
forfeiture profits, . .	10 29	forfeited shares, . .	303 16
forfeited shares, . .	303 16		
Cash on hand Oct. 31, 1893, .	3,291 01	Cash on hand Oct. 31, 1894, .	5,477 65
	\$33,021 10		\$33,021 10

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Oct., 1890, .	1	\$55 23	419	\$23,141 37	Dues capital, as per gen- eral ledger, . . .	\$49,851 00
April, 1891, .	2	47 74	304	14,512 96	Profits capital, as per general ledger, . . .	5,142 72
Oct., 1891, .	3	40 46	165	6,675 90	Unpaid dues, . . .	207 00
April, 1892, .	4	33 39	110	3,672 90		
Oct., 1892, .	5	28 52	79	2,095 08		
April, 1893, .	6	19 85	81	1,607 85		
Oct., 1893, .	7	18 38	117	1,565 46		
April, 1894, .	8	7 10	242	1,718 20		
Oct., 1894, .	9	1 00	71	71 00		
Dues paid in advance, . . .				140 00		
Total,				\$55,200 72	Total,	\$55,200 72

Number of shares issued during the year,	432	
Number of shares now in force,	1,588	
Number of shares now borrowed upon,	450	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	322	
Number of shares forfeited during the year,	15	
Highest premium received during the year,		\$0 05
Lowest premium received during the year,		05
Number of members withdrawn during the year,	28	
Present number of members,	165	
Present number of borrowers,	36	
Present number of non-borrowers,	129	
Number of loans secured by first mortgage of real estate,	23	
Number of loans on shares,	34	
Largest loan to any one member,		4,000 00
Smallest loan to any one member,		45 00
Amount of expenses of the corporation for the year ending Oct. 31, 1894,		228 80
Date of examination by commissioner: April 26.		

FALL RIVER CO-OPERATIVE BANK—FALL RIVER.

Incorporated Dec. 1, 1888. Commenced business Dec. 12, 1888.

JOHN BARLOW, *President.*

GEORGE O. LATHROP, *Secretary.*

RODOLPHUS N. ALLEN, *Treasurer.*

Names of security committee:

JOHN BARLOW,

CHAS. F. TRIPP,

HENRY WARING.

Regular meetings the second Wednesday of each month.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$179,800 00	Dues capital, . . .	\$163,817 00
Loans on shares, . . .	3,200 00	Profits capital (all series), .	17,750 65
Temporary expense account, .	89 72	Interest,	1,609 41
Real estate by foreclosure, .	2,279 46	Fines,	3 18
Profit and loss,	14 48	Surplus,	999 25
Cash in hands of secretary, .	65 55	Guaranty fund,	1,363 36
Cash in hands of treasurer, .	93 64		
	<u>\$185,542 85</u>		<u>\$185,542 85</u>

*Detailed Statement of Receipts and Disbursements for the Year ending
Oct. 31, 1894.*

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$67,922 00	For real estate loans, . . .	\$100,400 00
interest,	11,612 88	share loans,	2,450 00
finer,	350 26	dues capital (withdrawn), .	43,315 00
real estate loans repaid, .	73,150 00	dues capital (forfeited), .	892 00
share loans repaid, . . .	1,250 00	profits capital (with-	
forfeited shares,	181 85	drawn),	3,802 04
real estate by fore-		profits capital (forfeited), .	74 05
closure,	90 96	temporary expenses, . . .	736 49
profits returned,	5 55	forfeited shares,	205 54
unknown account,	10 54	interest,	454 05
profit and loss,	60 21	real estate by fore-	
		closure,	2,370 42
		unknown account,	28 09
		profit and loss,	14 78
Cash on hand Oct. 31, 1893, .	267 40	Cash on hand Oct. 31, 1894, .	159 19
	<u>\$154,901 65</u>		<u>\$154,901 65</u>

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Dec., 1888, .	1	\$84 22	404	\$34,024 88	Dues capital, as per gen- eral ledger, . . .	\$163,817 00
Mar., 1889, .	2	79 99	125	9,998 75	Profits capital, as per general ledger, . . .	17,750 65
Sept., 1889, .	3	71 80	174	12,493 20	Unpaid dues, . . .	1,293 00
Mar., 1890, .	4	63 85	262	16,728 70		
Sept., 1890, .	5	56 14	234	13,136 76		
Mar., 1891, .	6	48 65	423	20,578 95		
Sept., 1891, .	7	41 38	166	6,869 08		
Mar., 1892, .	8	34 32	640	21,964 80		
Sept., 1892, .	9	27 47	592	16,262 24		
Mar., 1893, .	10	20 82	714	14,865 48		
Sept., 1893, .	11	14 36	431	6,189 16		
Mar., 1894, .	12	8 09	985	7,968 65		
Sept., 1894, .	13	2 00	719	1,438 00		
Dues paid in advance, . . .				342 00		
Total,				\$182,860 65		\$182,860 65

Number of shares issued during the year,	2,044	
Number of shares now in force,	5,869	
Number of shares now borrowed upon,	1,147	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	2,023	
Number of shares forfeited during the year,	43	
Highest premium received during the year,		\$0 30
Lowest premium received during the year,		08
Number of members withdrawn during the year,	179	
Present number of members,	620	
Present number of borrowers,	125	
Present number of non-borrowers,	495	
Number of loans secured by first mortgage of real estate,	111	
Number of loans on shares,	17	
Largest loan to any one member,		5,000 00
Smallest loan to any one member,		50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1894,		836 49
Date of examination by commissioner: September 14.		

FEDERAL CO-OPERATIVE BANK—BOSTON.

Incorporated Jan. 29, 1890. Commenced business Feb. 6, 1890.

WM. O. BLAKE, *President.* WM. WARDWELL, *Secretary.*
WM. WARDWELL, *Treasurer.*

Names of security committee :

FRANK W. ELDREDGE, ALEX B. WILSON,
FRANCIS G. WASHBURN, L. W. BLANCHARD,
WM. B. HAYFORD, CHAS. P. RENFREW,
FRANK PIERCE BROWN.

Regular meetings the first Thursday of each month.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . .	\$32,720 00	Dues capital,	\$36,963 00
Loans on shares,	1,675 00	Profits capital (all series), .	3,423 08
Temporary expense account, .	73 09	Surplus,	91 43
Real estate by foreclosure, .	2,033 07	Guaranty fund,	230 00
Unpaid interest,	202 94	Forfeited share account, .	17 83
Unpaid fines,	19 31		
Cash in hands of treasurer, .	4,001 93		
	\$40,725 34		\$40,725 34

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	\$18,489 00	For real estate loans, . . .	\$9,800 00
interest,	1,961 76	share loans,	2,170 00
premiums,	24 58	dues capital (withdrawn),	7,252 00
fines,	59 23	dues capital (forfeited),	335 00
real estate loans repaid,	2,280 00	profits capital (with-	
share loans repaid,	1,130 00	drawn),	551 10
withdrawal profits,	119 74	profits capital (forfeited),	6 63
forfeiture profits,	6 63	temporary expenses, . . .	298 07
forfeited shares,	351 13	forfeited shares,	340 56
real estate by foreclosure,	36 93	real estate,	2,050 00
Cash on hand Oct. 31, 1893, .	2,366 29	insurance, etc.,	20 00
	\$26,825 29	Cash on hand Oct. 31, 1894,	4,001 93
			\$26,825 29

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Feb., 1890, .	1	\$65 88	96	\$6,324 48	Dues capital, as per gen- eral ledger, . . .	\$36,963 00
Aug., 1890, .	2	58 06	97	5,631 82	Profits capital, as per general ledger, . . .	3,423 08
Feb., 1891, .	3	50 45	38	1,917 10	Unpaid dues, . . .	830 00
Aug., 1891, .	4	43 05	127	5,467 35		
Feb., 1892, .	5	35 88	152	5,453 76		
Aug., 1892, .	6	28 92	131	3,788 52		
Feb., 1893, .	7	22 15	219	4,850 85		
Aug., 1893, .	8	15 59	206	3,211 54		
Feb., 1894, .	9	9 22	393	3,623 46		
May, 1894, .	10	6 10	152	927 20		
Dues paid in advance, . . .				20 00		
Total,				\$41,216 08	Total,	\$41,216 08

Number of shares issued during the year,	601
Number of shares now in force,	1,611
Number of shares now borrowed upon,	274
Largest number of shares held by any one member,	25
Number of shares withdrawn during the year,	359
Number of shares forfeited during the year,	24
Highest per centum of interest received during the year: 6½.	
Lowest per centum of interest received during the year: 6.	
Number of members withdrawn during the year,	61
Present number of members,	213
Present number of borrowers,	30
Present number of non-borrowers,	183
Number of loans secured by first mortgage of real estate,	22
Number of loans on shares,	22
Largest loan to any one member,	\$3,000 00
Smallest loan to any one member,	10 00
Amount of expenses of the corporation for the year ending Oct. 31, 1894,	298 07
Date of examination by commissioner: March 26.	

FIDELITY CO-OPERATIVE BANK — FITCHBURG.

Incorporated April 25, 1888. Commenced business May 8, 1888.

GEO. E. CLIFFORD, *President.* W. G. HAYES, *Secretary.*
W. G. HAYES, *Treasurer.*

Names of security committee :
H. G. MORSE, L. H. GOODNOW,
WM. EDWARDS.

Regular meetings the second Tuesday of each month.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$257,525 00	Dues capital,	\$252,568 00
Loans on shares,	16,495 00	Profits capital (all series), . .	36,813 50
Temporary expense account, . .	144 27	Interest,	2,733 53
Unpaid interest,	2,800 00	Premiums,	29 52
Unpaid premiums,	70 00	Fines,	66 49
Unpaid fines,	100 00	Transfer fees,	1 50
Cash in hands of treasurer, . .	16,890 75	Surplus,	975 49
		Guaranty fund,	700 00
		Forfeited share account, . .	24 79
		Withdrawal profits,	112 20
	\$294,025 02		\$294,025 02

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	\$77,457 00	For real estate loans,	\$79,150 00
interest,	15,395 65	share loans,	24,320 00
premiums,	367 10	dues capital (withdrawn), . .	32,867 00
fines,	445 35	dues capital (retired), . .	15,615 00
transfer fees,	3 75	profits capital (with-	
real estate loans repaid, . .	47,025 00	drawn),	3,280 26
share loans repaid,	26,025 00	profits capital (retired), . .	2,747 60
withdrawal profits,	329 07	temporary expenses,	1,144 23
Cash on hand Oct. 31, 1893, .	8,970 92	forfeited shares,	4 00
	\$176,018 84	Cash on hand Oct. 31, 1894, .	16,890 75
			\$176,018 84

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
May, 1888, .	1	\$94 32	962	\$90,735 84	Dues capital, as per gen- eral ledger, . . .	\$252,568 00
Sept., 1888, .	2	88 56	254	22,494 24	Profits capital, as per general ledger, . . .	36,813 50
Mar., 1889, .	3	80 13	379	30,369 27	Unpaid dues, . . .	3,454 00
Sept., 1889, .	4	71 93	267	19,205 31		
Mar., 1890, .	5	63 97	246	15,736 62		
Sept., 1890, .	6	56 24	348	19,571 52		
Mar., 1891, .	7	48 74	484	23,590 16		
Sept., 1891, .	8	41 46	209	8,665 14		
Mar., 1892, .	9	34 39	642	22,078 38		
Sept., 1892, .	10	27 52	469	12,906 88		
Mar., 1893, .	11	20 85	596	12,426 60		
Sept., 1893, .	12	14 38	468	6,729 84		
Mar., 1894, .	13	8 10	857	6,941 70		
Sept., 1894, .	14	2 00	353	706 00		
Dues paid in advance,				678 00		
Total,				\$292,835 50	Total,	\$292,835 50

Number of shares issued during the year,	1,617
Number of shares now in force,	6,534
Number of shares now borrowed upon,	1,924
Largest number of shares held by any one member,	25
Number of shares withdrawn during the year,	1,498
Number of shares retired during the year,	230
Highest per centum of interest received during the year: 13 ⁵ / ₁₀ .	
Lowest per centum of interest received during the year: 6.	
Number of members withdrawn during the year,	169
Present number of members,	768
Present number of borrowers,	240
Present number of non-borrowers,	528
Number of loans secured by first mortgage of real estate,	178
Number of loans on shares,	62
Largest loan to any one member,	\$4,600 00
Smallest loan to any one member,	15 00
Amount of expenses of the corporation for the year ending Oct. 31, 1894,	1,144 23
Date of examination by commissioner: April 6.	

FITCHBURG CO-OPERATIVE BANK—FITCHBURG.

Incorporated Oct. 27, 1877. Commenced business Nov. 8, 1877.

JABEZ FISHER, *President.*

JOSEPH F. SIMONDS, *Secretary.*

HARRISON BAILEY, *Treasurer.*

Names of security committee :

MARTIN WEBBER,

NATHANIEL VARNEY,

EDGAR S. MOULTON.

Regular meetings the third Thursday of each month.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$532,790 00	Dues capital, . . .	\$492,072 00
Loans on shares, . . .	23,950 00	Profits capital (all series), . .	104,279 21
Real estate by foreclosure, . .	2,406 13	Advance dues, . . .	1,590 00
Unpaid dues, . . .	9,517 12	Sundry persons, . . .	49 58
Unpaid interest, . . .	6,889 42	Incomplete loans, . . .	50 00
Unpaid premiums, . . .	89 26	Surplus, . . .	1,224 18
Unpaid fines, . . .	448 01	Guaranty fund, . . .	2,401 03
Suspense, . . .	1,020 58	Forfeited share account, . .	206 55
Personal accounts, . . .	206 21	Personal accounts, . . .	978 90
Cash in hands of treasurer, . .	25,533 72		
	\$602,850 45		\$602,850 45

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$123,562 00	For real estate loans, . . .	\$149,870 00
interest, . . .	33,815 90	share loans, . . .	19,580 00
premiums, . . .	554 00	dues capital (withdrawn), . .	70,375 00
fines, . . .	911 55	dues capital (forfeited), . .	3,174 00
transfer fees, . . .	18 00	dues capital (retired), . .	24,303 00
real estate loans repaid, . .	157,335 00	dues capital (matured), . .	18,901 00
share loans repaid, . .	19,035 00	profits capital (with-	
withdrawal profits, . .	1,008 49	drawn), . . .	9,984 99
forfeiture profits, . .	32 14	profits capital (forfeited), . .	321 42
forfeited shares, . .	292 02	profits capital (retired), . .	8,554 80
expense, . . .	40 00	profits capital (matured), . .	8,229 60
suspense, . . .	858 46	temporary expenses, . .	1,393 44
guaranty fund, . . .	338 47	permanent expenses, . .	113 28
real estate by foreclosure, . .	1,665 43	forfeited shares, . . .	565 03
personal accounts, . .	2,000 51	interest, . . .	823 61
incomplete loans, . .	6,450 00	premiums and fines, . .	7 40
		surplus, . . .	970 07
		advance dues, . . .	143 00
		real estate by foreclosure, . .	1,484 48
		personal accounts, . .	2,012 95
		incomplete loans, . .	6,400 00
Cash on hand Oct. 31, 1893, . .	4,823 82	Cash on hand Oct. 31, 1894, . .	25,533 72
	\$352,740 79		\$352,740 79

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
May, 1883, .	12	\$199 30	50	\$9,965 00	Dues capital, as per gen- eral ledger, . . .	\$492,072 00
Nov., 1883, .	13	187 49	131	24,561 19		
May, 1884, .	14	176 02	138	24,290 76	Profits capital, as per general ledger, . . .	104,279 21
Nov., 1884, .	15	164 89	112	18,467 68		
May, 1885, .	16	154 10	101	15,564 10		
Nov., 1885, .	17	143 61	112	16,084 32		
May, 1886, .	18	133 42	206	27,484 52		
Nov., 1886, .	19	123 52	187	23,098 24		
May, 1887, .	20	113 94	473	53,893 62		
Nov., 1887, .	21	104 60	464	48,534 40		
May, 1888, .	22	95 57	472	45,109 04		
Nov., 1888, .	23	86 82	363	31,515 66		
May, 1889, .	24	78 33	515	40,339 95		
Nov., 1889, .	25	70 10	565	39,606 50		
May, 1890, .	26	62 11	482	29,937 02		
Nov., 1890, .	27	54 35	497	27,011 95		
May, 1891, .	28	46 83	562	26,318 46		
Nov., 1891, .	29	39 52	590	23,316 80		
May, 1892, .	30	32 42	673	21,818 66		
Nov., 1892, .	31	25 54	873	22,296 42		
May, 1893, .	32	18 86	605	11,410 30		
Nov., 1893, .	33	12 38	784	9,705 92		
May, 1894, .	34	6 10	987	6,020 70		
Total,				\$596,351 21	Total,	\$596,351 21

Number of shares issued during the year,	1,942
Number of shares now in force,	9,942
Number of shares now borrowed upon,	3,201
Largest number of shares held by any one member,	25
Number of shares withdrawn during the year,	2,122
Number of shares forfeited during the year,	95
Number of shares retired during the year,	217
Number of shares matured during the year,	134
Highest per centum of interest received during the year: $6\frac{9}{100}$.	
Lowest per centum of interest received during the year: 6.	
Number of members withdrawn during the year,	362
Present number of members,	1,296
Present number of borrowers,	516
Present number of non-borrowers,	780
Number of loans secured by first mortgage of real estate,	550
Number of loans on shares,	185
Largest loan to any one member,	\$5,000 00
Smallest loan to any one member,	10 00
Amount of expenses of the corporation for the year ending Oct. 31, 1894,	1,466 72
Date of examination by commissioner: April 6.	

FOXBOROUGH CO-OPERATIVE BANK — FOXBOROUGH.

Incorporated Feb. 25, 1889. Commenced business March 19, 1889.

A. F. BEMIS, *President.* F. S. LANE, *Secretary.*
F. S. LANE, *Treasurer.*

Names of security committee :

WM. T. COOK, CHAS. C. SUMNER,
EZRA PICKENS, CHAS. H. HARTSHORN.

Regular meetings the third Wednesday of each month.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$36,900 00	Dues capital,	\$35,867 00
Loans on shares,	1,130 00	Profits capital (all series), .	4,445 55
Unpaid fines,	19 65	Interest,	14 24
Cash in hands of treasurer, .	3,075 34	Premiums,	2 10
		Surplus,	717 04
		Guaranty fund,	71 64
		Withdrawal profits,	7 42
	\$41,124 99		\$41,124 99

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	\$12,376 00	For real estate loans,	\$18,400 00
interest,	2,167 47	share loans,	535 00
premiums,	175 20	dues capital (withdrawn), . .	4,873 00
fines,	153 70	dues capital (forfeited), . .	144 00
transfer fees,	1 50	profits capital (with-	
real estate loans repaid, . .	10,400 00	drawn),	449 92
share loans repaid,	385 00	profits capital (forfeited), .	13 41
withdrawal profits,	79 45	temporary expenses,	207 61
forfeiture profits,	5 94	forfeited shares,	147 69
forfeited shares,	147 69	real estate by foreclosure, .	1,811 47
profits overpaid,	20	sundries,	100 37
surplus,	3 05		
real estate by fore-			
closure,	1,811 47		
Cash on hand Oct. 31, 1893, .	2,051 14	Cash on hand Oct. 31, 1894, .	3,075 34
	\$29,757 81		\$29,757 81

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Mar., 1889, .	1	\$80 21	144	\$11,550 24	Dues capital, as per gen- eral ledger, . . .	\$35,867 00
Sept., 1889, .	2	71 99	91	6,551 09	Profits capital, as per general ledger, . . .	4,445 55
Mar., 1890, .	3	64 03	25	1,600 75	Unpaid dues, . . .	818 00
Sept., 1890, .	4	56 30	64	3,603 20		
Mar., 1891, .	5	48 79	100	4,879 00		
Sept., 1891, .	6	41 50	44	1,826 00		
Mar., 1892, .	7	34 43	121	4,166 03		
Sept., 1892, .	8	27 56	63	1,736 28		
Mar., 1893, .	9	20 88	117	2,442 96		
Sept., 1893, .	10	14 40	76	1,094 40		
Mar., 1894, .	11	8 10	156	1,263 60		
Sept., 1894, .	12	2 00	206	412 00		
Dues paid in advance, . . .				6 00		
Total,				\$41,130 55	Total,	\$41,130 55

Number of shares issued during the year,	439	
Number of shares now in force,	1,207	
Number of shares now borrowed upon,	298	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	191	
Number of shares forfeited during the year,	9	
Highest premium received during the year,		\$0 20
Lowest premium received during the year,		05
Number of members withdrawn during the year,	22	
Present number of members,	236	
Present number of borrowers,	43	
Present number of non-borrowers,	193	
Number of loans secured by first mortgage of real estate,	35	
Number of loans on shares,	8	
Largest loan to any one member,		2,800 00
Smallest loan to any one member,		30 00
Amount of expenses of the corporation for the year ending Oct. 31, 1894,		207 61
Date of examination by commissioner: January 11.		

GARDNER CO-OPERATIVE BANK — GARDNER.

Incorporated Jan. 14, 1889. Commenced business March 12, 1889.

GUY W. GARLAND, *President.*JAMES A. STILES, *Secretary.*JAMES A. STILES, *Treasurer.*

Names of security committee :

GEORGE R. LOWE,

JONAS R. DAVIS,

HENRY G. POLLARD.

Regular meetings the second Tuesday of each month.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$82,420 67	Dues capital, . . .	\$80,892 00
Loans on shares, . . .	3,909 00	Profits capital (all series), . .	11,238 46
Permanent expense account, . .	240 00	Interest, . . .	985 72
Temporary expense account, . .	69 75	Premiums, . . .	114 67
Real estate by foreclosure, . .	5,339 34	Fines, . . .	62 17
Unpaid interest, . . .	884 65	Transfer fees, . . .	80
Unpaid premiums, . . .	101 60	Surplus, . . .	634 31
Unpaid fines, . . .	70 22	Guaranty fund, . . .	190 22
Cash in hands of treasurer, . .	1,152 07	Forfeited share account, . .	18 69
		Withdrawal profits, . . .	37 44
		Forfeiture profits, . . .	13 12
	\$94,187 30		\$94,187 30

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$26,022 00	For real estate loans, . . .	\$23,939 00
interest, . . .	5,133 83	share loans, . . .	3,909 00
premiums, . . .	599 45	dues capital (withdrawn), . .	13,219 00
fines, . . .	210 25	dues capital (forfeited), . .	542 00
transfer fees, . . .	1 25	dues capital (retired), . .	7,144 00
real estate loans repaid, . .	20,279 33	profits capital (with-	
share loans repaid, . .	4,135 00	drawn), . . .	1,550 71
withdrawal profits, . .	160 14	profits capital (forfeited), . .	78 75
forfeiture profits, . .	33 31	profits capital (retired), . .	1,357 82
forfeited shares, . .	217 77	temporary expenses, . .	359 61
real estate by fore-		forfeited shares, . .	208 19
closure, . . .	134 00	interest, . . .	7 27
Cash on hand Oct. 31, 1893, . .	160 72	real estate by foreclosure, . .	3,619 93
	\$57,087 05	Cash on hand Oct 31, 1894, . .	1,152 07
			\$57,087 05

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Mar., 1889, .	1	\$80 58	529	\$42,626 82	Dues capital, as per gen- eral ledger, . . .	\$80,892 00
Sept., 1889, .	2	72 34	104	7,523 36	Profits capital, as per general ledger, . . .	11,238 46
Mar., 1890, .	3	64 31	102	6,559 62	Unpaid dues, . . .	1,202 00
Sept., 1890, .	4	56 49	62	3,502 38		
Mar., 1891, .	5	48 91	170	8,314 70		
Sept., 1891, .	6	41 55	97	4,030 35		
Mar., 1892, .	7	34 44	256	8,816 64		
Sept., 1892, .	8	27 55	111	3,058 05		
Mar., 1893, .	9	20 86	256	5,340 16		
Sept., 1893, .	10	14 38	101	1,452 38		
Mar., 1894, .	11	8 10	240	1,944 00		
Sept., 1894, .	12	2 00	61	122 00		
Dues paid in advance, . . .				42 00		
Total,				\$93,332 46	Total,	\$93,332 46

Number of shares issued during the year,	385	
Number of shares now in force,	2,089	
Number of shares now borrowed upon,	533	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	446	
Number of shares forfeited during the year,	26	
Number of shares retired during the year,	118	
Highest premium received during the year,		\$0 50
Lowest premium received during the year,		02
Number of members withdrawn during the year,	85	
Present number of members,	398	
Present number of borrowers,	90	
Present number of non-borrowers,	308	
Number of loans secured by first mortgage of real estate,	98	
Number of loans on shares,	17	
Largest loan to any one member,		3,000 00
Smallest loan to any one member,		20 00
Amount of expenses of the corporation for the year ending Oct. 31, 1894,		419 61
Date of examination by commissioner : February 12.		

GERMANIA CO-OPERATIVE BANK—BOSTON.

Incorporated Oct. 3, 1885. Commenced business Oct. 20, 1885.

JOSEPH TONDORF, *President.* ANDREW M. DORR, *Secretary.*
MARTIN HASENFUSS, *Treasurer.*

Names of security committee :
HERMAN OBERMARD, THEODOR FANDEL,
NICHOLAS SCHAAP.

Regular meetings the third Tuesday of each month.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$182,050 00	Dues capital,	\$169,706 00
Loans on shares,	6,050 00	Profits capital (all series), .	28,805 02
Permanent expense account, .	330 39	Interest,	962 47
Temporary expense account, .	180 50	Fines,	14 49
Real estate by foreclosure, .	7,566 30	Surplus,	805 98
Cash in hands of secretary, .	37 98	Guaranty fund,	1,767 38
Cash in hands of treasurer, .	6,127 47	Forfeited share account, .	20 36
		Withdrawal profits, . . .	259 94
	\$202,341 64		\$202,341 64

Detailed Statement of Receipts and Disbursements for the Year ending
Oct. 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	\$64,118 00	For real estate loans, . . .	\$32,950 00
interest,	13,567 52	share loans,	6,600 00
finer,	291 83	dues capital (withdrawn), .	43,057 00
transfer fees,	3 50	dues capital (forfeited), .	1,006 00
real estate loans repaid, .	47,600 00	dues capital (retired), .	29,163 00
share loans repaid,	6,550 00	profits capital (with-	
withdrawal profits,	1,193 77	drawn),	4,791 09
forfeiture profits,	54 80	profits capital (forfeited),	219 63
forfeited shares,	1,083 29	profits capital (retired),	8,176 03
rents,	408 50	temporary expenses, . . .	1,334 95
		permanent expenses, . . .	67 65
		forfeited shares,	1,165 13
		taxes,	236 16
		insurance,	44 00
Cash on hand Oct. 31, 1893, .	104 88	Cash on hand Oct. 31, 1894,	6,165 45
	\$134,976 09		\$134,976 09

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Oct., 1885, .	1	\$146 60	111	\$16,272 60	Dues capital, as per gen-	
April, 1886, .	2	136 30	105	14,311 50	eral ledger, . . .	\$169,706 00
Oct., 1886, .	3	126 23	101	12,749 23	Profits capital, as per	
April, 1887, .	4	116 43	72	8,382 96	general ledger, . . .	28,805 02
Oct., 1887, .	5	106 98	80	8,558 40	Unpaid dues, . . .	1,904 00
April, 1888, .	6	97 69	141	13,774 29		
Oct., 1888, .	7	88 79	139	12,341 81		
April, 1889, .	8	80 09	8	640 72		
Oct., 1889, .	9	71 64	118	8,453 52		
April, 1890, .	10	63 52	147	9,337 44		
Oct., 1890, .	11	55 65	287	15,971 55		
April, 1891, .	12	48 04	281	13,499 24		
Oct., 1891, .	13	40 68	292	11,878 56		
April, 1892, .	14	33 52	451	15,117 52		
Oct., 1892, .	15	26 62	429	11,419 98		
April, 1893, .	16	19 91	654	13,021 14		
Oct., 1893, .	17	13 41	537	7,201 17		
April, 1894, .	18	7 11	949	6,747 39		
Oct., 1894, .	19	1 00	717	717 00		
Dues paid in advance, . . .				19 00		
Total,				\$200,415 02	Total,	\$200,415 02

Number of shares issued during the year,	1,921
Number of shares now in force,	5,619
Number of shares now borrowed upon,	1,174
Largest number of shares held by any one member,	25
Number of shares withdrawn during the year,	1,873
Number of shares forfeited during the year,	32
Number of shares retired during the year,	337
Highest per centum of interest received during the year: 12.	
Lowest per centum of interest received during the year: 6.	
Number of members withdrawn during the year,	224
Present number of members,	664
Present number of borrowers,	131
Present number of non-borrowers,	533
Number of loans secured by first mortgage of real estate,	109
Number of loans on shares,	45
Largest loan to any one member,	\$5,000 00
Smallest loan to any one member,	50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1894,	1,454 25
Date of examination by commissioner: December 15.	

GLOUCESTER CO-OPERATIVE BANK — GLOUCESTER.

Incorporated March 2, 1887. Commenced business April 14, 1887.

W. FRANK PARSONS, *President.*

EVERETT LANE, *Secretary.*

EVERETT LANE, *Treasurer.*

Names of security committee :

EDWIN O. PARSONS,

HERBERT PRESSON,

JOS. C. SHEPHERD,

JOHN S. ROGERS,

CALVIN SARGENT.

Regular meetings the second Thursday of each month.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$128,600 00	Dues capital, . . .	\$120,687 00
Loans on shares, . . .	8,600 00	Profits capital (all series), . .	18,126 58
Unpaid interest, . . .	284 75	Interest, . . .	717 75
Unpaid premiums, . . .	53 74	Premiums, . . .	87 78
Unpaid fines, . . .	38 38	Fines, . . .	16 32
Cash in hands of treasurer, .	4,786 71	Transfer fees, . . .	25
		Surplus, . . .	1,834 02
		Guaranty fund, . . .	717 68
		Forfeited share account, . .	7 65
		Withdrawal profits, . .	168 55
	<u>\$142,363 58</u>		<u>\$142,363 58</u>

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$37,510 00	For real estate loans, . . .	\$32,000 00
interest, . . .	8,053 23	share loans, . . .	8,650 00
premiums, . . .	1,045 06	dues capital (withdrawn), . .	11,699 00
fines, . . .	305 34	dues capital (retired), . .	6,396 00
transfer fees, . . .	3 25	profits capital (with-	
real estate loans repaid, .	8,100 00	drawn, . . .	1,297 84
share loans repaid, . .	11,350 00	profits capital (retired), . .	1,649 33
withdrawal profits, . .	324 24	temporary expenses, . .	789 70
Cash on hand Oct. 31, 1893, .	577 46	Cash on hand Oct. 31, 1894, .	4,786 71
	<u>\$67,268 58</u>		<u>\$67,268 58</u>

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
April, 1887, .	1	\$114 23	212	\$24,216 76	Dues capital, as per gen- eral ledger, . . .	\$120,687 00
Oct., 1887, .	2	105 03	93	9,767 79	Profits capital, as per general ledger, . . .	18,126 58
April, 1888, .	3	96 09	91	8,744 19	Unpaid dues, . . .	768 00
Oct., 1888, .	4	87 41	79	6,905 39		
April, 1889, .	5	78 98	136	10,741 28		
Oct., 1889, .	6	70 80	138	9,770 40		
April, 1890, .	7	62 85	198	12,444 30		
Oct., 1890, .	8	55 14	88	4,852 32		
April, 1891, .	9	47 65	306	14,580 90		
Oct., 1891, .	10	40 38	208	8,399 04		
April, 1892, .	11	33 32	281	9,362 92		
Oct., 1892, .	12	26 47	269	7,120 43		
April, 1893, .	13	19 82	337	6,679 34		
Oct., 1893, .	14	13 36	266	3,553 76		
April, 1894, .	15	7 09	264	1,871 76		
Oct., 1894, .	16	1 00	142	142 00		
Dues paid in advance, . . .				419 00		
Total,				\$139,571 58	Total,	\$139,571 58

Number of shares issued during the year,	539	
Number of shares now in force,	3,108	
Number of shares now borrowed upon,	860	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	440	
Number of shares retired during the year,	71	
Highest premium received during the year,		\$0 50
Lowest premium received during the year,		05
Number of members withdrawn during the year,	90	
Present number of members,	535	
Present number of borrowers,	156	
Present number of non-borrowers,	379	
Number of loans secured by first mortgage of real estate,	138	
Number of loans on shares,	46	
Largest loan to any one member,		5,000 00
Smallest loan to any one member,		50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1894,		789 70
Date of examination by commissioner: March 2.		

GRAFTON CO-OPERATIVE BANK—GRAFTON.

Incorporated Oct. 19, 1887. Commenced business Nov. 10, 1887.

DANIEL N. GIBBS, *President.*

JOSEPH A. DODGE, *Secretary.*

JOSEPH A. DODGE, *Treasurer.*

Names of security committee:

HENRY F. WING,

ALBERT L. FISHER,

OLIVER M. WING.

Regular meetings the second Thursday of each month.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$40,198 33	Dues capital, . . .	\$36,772 00
Loans on shares, . . .	2,063 00	Profits capital (all series), . .	6,169 15
Unpaid interest, . . .	96 07	Surplus, . . .	638 67
Cash in hands of treasurer, .	1,532 15	Guaranty fund, . . .	309 73
	<u>\$43,889 55</u>		<u>\$43,889 55</u>

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$10,581 00	For real estate loans, . . .	\$4,415 00
interest, . . .	2,527 89	share loans, . . .	2,174 00
finer, . . .	20 62	dues capital (withdrawn), . .	7,404 00
transfer fees, . . .	2 00	profits capital (with-	
real estate loans repaid, . .	1,050 00	drawn), . . .	1,132 38
share loans repaid, . . .	2,183 00	temporary expenses, . .	164 55
withdrawal profits, . . .	126 86		
membership fees, . . .	17 55		
suspense account, . . .	65 17		
Cash on hand Oct. 31, 1893, .	247 99	Cash on hand Oct. 31, 1894, .	1,532 15
	<u>\$16,822 08</u>		<u>\$16,822 08</u>

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Nov., 1887, .	1	\$105 35	116	\$12,220 60	Dues capital, as per gen- eral ledger, . . .	\$36,772 00
May, 1888, .	2	96 30	21	2,022 30	Profits capital, as per general ledger, . . .	6,169 15
Nov., 1888, .	3	87 53	33	2,883 49	Unpaid dues, . . .	151 00
May, 1889, .	4	79 02	20	1,580 40		
Nov., 1889, .	5	70 72	43	3,040 96		
May, 1890, .	6	62 59	55	3,442 45		
Nov., 1890, .	7	54 74	72	3,941 28		
May, 1891, .	8	47 12	56	2,638 72		
Nov., 1891, .	9	39 73	103	4,092 19		
May, 1892, .	10	32 67	73	2,377 61		
Nov., 1892, .	11	25 63	123	3,152 49		
May, 1893, .	12	18 91	31	586 21		
Nov., 1893, .	13	12 41	56	694 96		
May, 1894, .	14	6 11	59	360 49		
Dues paid in advance, . . .				53 00		
Total,				\$43,092 15	Total,	\$43,092 15

Number of shares issued during the year,	117
Number of shares now in force,	861
Number of shares now borrowed upon,	291
Largest number of shares held by any one member,	25
Number of shares withdrawn during the year,	192
Highest per centum of interest received during the year: 7.	
Lowest per centum of interest received during the year: 6.	
Number of members withdrawn during the year,	39
Present number of members,	160
Present number of borrowers,	51
Present number of non-borrowers,	109
Number of loans secured by first mortgage of real estate,	37
Number of loans on shares,	18
Largest loan to any one member,	\$4,000 00
Smallest loan to any one member,	10 00
Amount of expenses of the corporation for the year ending Oct. 31, 1894,	164 55
Date of examination by commissioner: May 17.	

GUARDIAN CO-OPERATIVE BANK—BOSTON. •

Incorporated July 2, 1886. Commenced business Aug. 6, 1886.

GAMALIEL BRADFORD, *President.*

DANIEL ELDREDGE, *Secretary.*

DANIEL ELDREDGE, *Treasurer.*

Names of security committee :

JOHN K. FELLOWS,
HIRAM AMES,

JAMES M. SIMPSON,
WALTER H. ROBERTS.

Regular meetings the first Friday of each month.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$237,250 00	Dues capital,	\$233,760 00
Loans on shares,	8,400 00	Profits capital (all series), . .	30,895 65
Temporary expense account, . .	575 00	Interest,	6,538 99
Real estate by foreclosure, . .	8,166 27	Premiums,	436 40
Unpaid interest,	1,204 50	Fines,	330 25
Unpaid premium,	80 05	Transfer fees,	1 50
Unpaid fines,	125 36	Surplus,	2,902 76
Cash in hands of treasurer, . .	20,782 14	Guaranty fund,	1,350 00
		Forfeited share account, . .	15 06
		Withdrawal profits,	352 71
	\$276,583 32		\$276,583 32

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	\$72,096 00	For real estate loans,	\$65,950 00
interest,	14,929 50	share loans,	4,950 00
premiums,	1,063 35	dues capital (withdrawn), . .	24,999 00
fines,	692 96	dues capital (forfeited), . .	154 00
transfer fees,	5 00	dues capital (retired), . .	21,204 00
real estate loans repaid, . . .	49,150 00	profits capital (with-	
share loans repaid,	6,550 00	drawn),	3,172 25
withdrawal profits,	792 88	profits capital (forfeited), . .	19 26
forfeiture profits,	10 03	profits capital (retired), . .	5,238 90
forfeited shares,	52 35	temporary expenses,	2,142 57
retired shares,	24,548 72	forfeited shares,	90 63
real estate by foreclosure, . .	554 37	interest,	157 00
		retired shares,	24,548 72
		real estate by foreclosure, . .	383 05
Cash on hand Oct. 31, 1893, . .	3,346 36	Cash on hand Oct. 31, 1894, . .	20,782 14
	\$173,791 52		\$173,791 52

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Aug., 1886, .	1	\$125 23	29	\$3,631 67	Dues capital as per gen- eral ledger, . . .	\$233,760 00
Dec., 1886, .	2	118 86	43	5,110 98	Profits capital as per general ledger, . . .	30,895 65
June, 1887, .	3	109 57	283	31,008 31	Unpaid dues, . . .	1,971 00
Dec., 1887, .	4	100 57	222	22,326 54		
June, 1888, .	5	91 83	233	21,396 39		
Dec., 1888, .	6	83 35	308	25,671 80		
June, 1889, .	7	75 10	223	16,747 30		
Dec., 1889, .	8	67 10	275	18,452 50		
June, 1890, .	9	59 36	303	17,986 08		
Dec., 1890, .	10	51 80	252	13,053 60		
June, 1891, .	11	44 47	571	25,392 37		
Dec., 1891, .	12	37 37	302	11,285 74		
June, 1892, .	13	30 48	769	23,439 12		
Dec., 1892, .	14	23 82	548	13,053 36		
June, 1893, .	15	17 36	505	8,766 80		
Dec., 1893, .	16	11 09	501	5,556 09		
June 1894, .	17	5 00	639	3,195 00		
Dues paid in advance, . . .				553 00		
Total,				\$266,626 65	Total,	\$266,626 65

Number of shares issued during the year,	1,197	
Number of shares now in force,	6,006	
Number of shares now borrowed upon,	1,449	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	760	
Number of shares forfeited during the year,	7	
Number of shares retired during the year,	240	
Highest premium received during the year,		\$0 15
Lowest premium received during the year,		05
Number of members withdrawn during the year,	152	
Present number of members,	793	
Present number of borrowers,	143	
Present number of non-borrowers,	650	
Number of loans secured by first mortgage of real estate,	144	
Number of loans on shares,	44	
Largest loan to any one member,		5,000 00
Smallest loan to any one member,		50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1894,		2,142 57
Date of examination by commissioner : April 27.		

HAVERHILL CO-OPERATIVE BANK—HAVERHILL.

Incorporated Aug. 20, 1877. Commenced business Sept. 3, 1877.

AMOS W. DOWNING, *President.*WILLIAM H. PAGE, *Secretary.*WILLIAM H. PAGE, *Treasurer.*

Names of security committee:

IRA O. SAWYER,

M. WARREN HANSCOM,

FRANK C. CAME.

Regular meetings the first Monday of each month.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$401,100 00	Dues capital, . . .	\$367,911 00
Loans on shares, . . .	7,600 00	Profits capital (all series), .	74,638 10
Mortgage balance, . . .	26 69	Surplus, . . .	490 10
Real estate by foreclosure, .	10,908 85	Guaranty fund, . . .	3,500 00
Unpaid interest, . . .	7,636 50	Forfeited share account, .	287 38
Unpaid premiums, . . .	708 75	Matured share account, .	18,919 24
Unpaid fines, . . .	378 08		
City of Haverhill, Mass., 4s, .	15,000 00		
City of Quincy, Mass., 4s, .	5,000 00		
City of Somerville, Mass., 4s,	7,000 00		
County of Aroostook, Me., 4½s,	5,000 00		
Cash in hands of treasurer, .	5,386 95		
	\$465,745 82		\$465,745 82

• *Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1894.*

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$102,689 00	For real estate loans, . . .	\$98,400 00
interest, . . .	25,192 82	share loans, . . .	12,150 00
premiums, . . .	2,207 69	dues capital (withdrawn),	46,304 00
fines, . . .	956 23	dues capital (forfeited),	3,086 00
transfer fees, . . .	9 50	dues capital (retired), .	11,073 00
real estate loans repaid,	82,000 00	dues capital (matured),	27,041 00
share loans repaid, . . .	14,450 00	profits capital (with-	
withdrawal profits, . . .	668 59	drawn), . . .	6,690 76
forfeiture profits, . . .	82 71	profits capital (forfeited),	827 23
forfeited shares, . . .	320 70	profits capital (retired),	2,235 20
real estate foreclosed, .	8,836 40	profits capital (matured),	13,003 70
mortgage balance, . . .	82 50	temporary expenses, .	2,212 17
retired share account, .	12,805 13	forfeited shares, . . .	358 67
matured share account,	34,771 08	matured shares, . . .	15,851 84
bonds and notes, . . .	15,000 00	retired shares, . . .	12,887 99
surplus, . . .	1 76	bonds and notes, . . .	33,248 19
		real estate foreclosed, .	13,121 71
Cash on hand Oct. 31, 1893, .	3,817 80	mortgage balance, . . .	13 50
	\$303,891 91	Cash on hand Oct. 31, 1894,	5,386 95
			\$303,891 91

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Jan., 1884, .	11	\$188 46	81	\$15,265 26	Dues capital, as per gen-	
Nov., 1884, .	12	168 55	115	19,383 25	eral ledger, . . .	\$367,911 00
May, 1885, .	13	157 13	66	10,370 68	Profits capital, as per	
Nov., 1885, .	14	146 13	127	18,558 51	general ledger, . . .	74,638 10
May, 1886, .	15	135 48	158	21,405 84	Unpaid dues, . . .	6,860 00
Nov., 1886, .	16	125 19	227	28,418 13		
May, 1887, .	17	115 25	151	17,402 75		
Nov., 1887, .	18	105 67	176	18,597 92		
May, 1888, .	19	96 39	353	34,025 67		
Nov., 1888, .	20	87 41	434	37,935 94		
May, 1889, .	21	78 75	483	38,036 25		
Nov., 1889, .	22	70 37	246	17,311 02		
May, 1890, .	23	62 29	253	15,759 37		
Nov., 1890, .	24	54 47	704	38,346 88		
May, 1891, .	25	46 88	587	27,518 56		
Nov., 1891, .	26	39 53	591	23,362 23		
May, 1892, .	27	32 42	730	23,666 60		
Nov., 1892, .	28	25 53	479	12,228 87		
May, 1893, .	29	18 84	897	16,899 48		
Nov., 1893, .	30	12 36	739	9,134 04		
May, 1894, .	31	6 09	855	5,206 95		
Dues paid in advance, . . .				575 00		
Total,				\$449,409 10	Total,	\$449,409 10

Number of shares issued during the year,	1,758	
Number of shares now in force,	8,452	
Number of shares now borrowed upon,	2,268	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	1,336	
Number of shares forfeited during the year,	86	
Number of shares retired during the year,	160	
Number of shares matured during the year,	199	
Highest premium received during the year,		\$0 05
Lowest premium received during the year,		05
Number of members withdrawn during the year,	168	
Present number of members,	1,162	
Present number of borrowers,	314	
Present number of non-borrowers,	848	
Number of loans secured by first mortgage of real estate,	276	
Number of loans on shares,	38	
Largest loan to any one member,		5,000 00
Smallest loan to any one member,		50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1894,		2,212 17
Date of examination by commissioner: May 31.		

HENRY WILSON CO-OPERATIVE BANK—NATICK.

Incorporated Oct. 23, 1886. Commenced business Nov. 12, 1886.

JOHN R. ADAMS, *President.*

ERDIX T. TURNER, *Secretary*

HARVEY H. WHITNEY, *Treasurer.*

Names of security committee:

J. E. SWEETLAND,
A. P. CHENEY,

EDWARD McMANUS,
EDGAR S. DODGE,

JOSEPH WILDE.

Regular meetings the second Friday of each month.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$117,550 00	Dues capital, . . .	\$114,947 00
Loans on shares, . . .	6,550 00	Profits capital (all series), . .	22,006 96
Permanent expense account, .	232 50	Guaranty fund, . . .	805 00
Real estate by foreclosure, .	4,025 00	Surplus, . . .	1,414 79
Unpaid interest, . . .	1,739 05	Forfeited share account, .	18 38
Unpaid premiums, . . .	139 20		
Unpaid fines, . . .	100 65		
Cash in hands of treasurer, .	8,855 73		
	<u>\$139,192 13</u>		<u>\$139,192 13</u>

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$29,649 00	For real estate loans, . . .	\$29,600 00
interest, . . .	7,092 92	share loans, . . .	3,350 00
premiums, . . .	457 02	dues capital (withdrawn), .	10,839 00
fines, . . .	181 05	dues capital (retired), .	12,791 00
transfer fees, . . .	1 25	profits capital (with-	
real estate loans repaid, .	19,300 00	drawn), . . .	1,564 69
share loans repaid, .	6,550 00	profits capital (retired), .	2,713 86
withdrawal profits, .	336 13	temporary expenses, .	483 38
rent, . . .	163 00	permanent expenses, .	115 77
Cash on hand Oct. 31, 1893, .	6,583 06	Cash on hand Oct. 31, 1894, .	8,855 73
	<u>\$70,313 43</u>		<u>\$70,313 43</u>

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Nov., 1886, .	1	\$123 65	237	\$29,305 05	Dues capital, as per gen- eral ledger, . . .	\$114,947 00
May, 1887, .	2	113 97	112	12,764 64	Profits capital, as per general ledger, . . .	22,006 96
Nov., 1887, .	3	104 63	156	16,322 28	Unpaid dues, . . .	2,988 00
May, 1888, .	4	95 55	65	6,210 75		
Nov., 1888, .	5	86 75	90	7,807 50		
May, 1889, .	6	78 21	116	9,072 36		
Nov., 1889, .	7	69 94	138	9,651 72		
May, 1890, .	8	61 95	180	11,151 00		
Nov., 1890, .	9	54 20	139	7,533 80		
May, 1891, .	10	46 69	138	6,443 22		
Nov., 1891, .	11	39 42	84	3,311 28		
May, 1892, .	12	32 37	175	5,664 75		
Nov., 1892, .	13	25 62	239	6,099 28		
May, 1893, .	14	18 85	207	3,901 95		
Nov., 1893, .	15	12 38	206	2,550 28		
May, 1894, .	16	6 10	351	2,141 10		
Dues paid in advance, . . .				11 00		
Total,				\$139,941 96	Total,	\$139,941 96

Number of shares issued during the year,	590	
Number of shares now in force,	2,633	
Number of shares now borrowed upon,	752	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	363	
Number of shares retired during the year,	177	
Highest premium received during the year,		\$0 05
Lowest premium received during the year,		05
Number of members withdrawn during the year,	72	
Present number of members,	388	
Present number of borrowers,	110	
Present number of non-borrowers,	278	
Number of loans secured by first mortgage of real estate,	96	
Number of loans on shares,	45	
Largest loan to any one member,		5,000 00
Smallest loan to any one member,		50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1894,		538 38
Date of examination by commissioner: March 30.		

HINGHAM CO-OPERATIVE BANK — HINGHAM.

Incorporated June 1, 1889. Commenced business June 5, 1889.

EBED L. RIPLEY, *President.*

WALTER B. FOSTER, *Secretary.*

WALTER B. FOSTER, *Treasurer.*

Names of security committee:

E. WATERS BURR,	C. SUMNER CUSHING,
FRANCIS M. RIPLEY,	STETSON FOSTER,
EDWARD H. BARTLETT.	

Regular meetings the first Wednesday of each month.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$101,200 00	Dues capital, . . .	\$94,667 00
Loans on shares, . . .	3,200 00	Profits capital (all series), . .	12,100 84
Permanent expense account, .	108 00	Guaranty fund, . . .	161 24
Unpaid interest, . . .	124 75	Surplus, . . .	48 03
Unpaid premiums, . . .	10 95	Forfeited share account, .	73 62
Unpaid fines, . . .	17 04		
Cash in hands of treasurer, .	2,389 99		
	<u>\$107,050 73</u>		<u>\$107,050 73</u>

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$34,042 00	For real estate loans, . . .	\$31,550 00
interest, . . .	5,767 45	share loans, . . .	2,250 00
premiums, . . .	345 30	dues capital (withdrawn), .	7,081 00
fines, . . .	142 12	dues capital (retired), .	7,820 00
transfer fees, . . .	2 50	profits capital (with-	
real estate loans repaid, .	7,000 00	drawn), . . .	622 12
share loans repaid, . . .	3,550 00	profits capital (retired), .	1,293 50
withdrawal profits, . . .	154 80	temporary expenses, . .	480 35
		permanent expenses, . .	80 00
		forfeited shares, . . .	3 12
		interest on retired shares, .	83 05
Cash on hand Oct. 31, 1893, .	2,648 96	Cash on hand Oct. 31, 1894, .	2,389 99
	<u>\$53,653 13</u>		<u>\$53,653 13</u>

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
June, 1889, .	1	\$77 51	311	\$24,105 61	Dues capital, as per gen- eral ledger, . . .	\$94,667 00
Nov., 1889, .	2	70 60	128	9,036 80	Profits capital, as per general ledger, . . .	12,100 84
May, 1890, .	3	62 55	193	12,072 15	Unpaid dues, . . .	408 00
Nov., 1890, .	4	54 70	174	9,517 80		
May, 1891, .	5	47 08	254	11,958 32		
Nov., 1891, .	6	39 69	261	10,359 09		
May, 1892, .	7	32 54	417	13,569 18		
Nov., 1892, .	8	25 61	217	5,557 37		
May, 1893, .	9	18 89	258	4,873 62		
Nov., 1893, .	10	12 40	252	3,124 80		
May, 1894, .	11	6 10	451	2,751 10		
Dues paid in advance, . . .				250 00		
Total,				\$107,175 84	Total,	\$107,175 84

Number of shares issued during the year,	713	
Number of shares now in force,	2,916	
Number of shares now borrowed upon,	717	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	305	
Number of shares retired during the year,	132	
Highest premium received during the year,		\$0 10
Lowest premium received during the year,		05
Number of members withdrawn during the year,	52	
Present number of members,	424	
Present number of borrowers,	93	
Present number of non-borrowers,	331	
Number of loans secured by first mortgage of real estate,	88	
Number of loans on shares,	18	
Largest loan to any one member,		5,000 00
Smallest loan to any one member,		50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1894,		512 35
Date of examination by commissioner: October 12.		

HOLBROOK CO-OPERATIVE BANK—HOLBROOK.

Incorporated May 11, 1888. Commenced business June 11, 1888.

E. NEWTON THAYER, *President.*

GEO. T. WILDE, *Secretary.*

GEO. T. WILDE, *Treasurer.*

Names of security committee:

Z. A. FRENCH,

A. C. HOLBROOK,

HOWARD PLATTS.

Regular meetings the second Tuesday of each month.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$33,300 00	Dues capital, . . .	\$33,034 00
Loans on shares, . . .	2,550 00	Profits capital (all series), . .	5,039 51
Temporary expense account, . .	41 75	Interest, . . .	970 15
Unpaid interest, . . .	230 00	Premiums, . . .	53 85
Unpaid premiums, . . .	12 35	Fines, . . .	61 82
Unpaid fines, . . .	26 54	Withdrawal profits, . . .	99 38
Cash in hands of treasurer, . .	3,709 28	Guaranty fund, . . .	100 00
	<u>\$39,869 92</u>	Surplus, . . .	511 21
			<u>\$39,869 92</u>

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$7,936 00	For real estate loans, . . .	\$8,200 00
interest, . . .	2,179 06	share loans, . . .	1,200 00
premiums, . . .	120 55	dues capital (withdrawn), . .	4,960 00
fines, . . .	130 92	profits capital (with-	
transfer fees, . . .	25	drawn), . . .	571 29
real estate loans repaid, . .	7,050 00	temporary expenses, . .	102 75
share loans repaid, . .	915 00		
withdrawal profits, . .	142 86	Cash on hand Oct. 31, 1894, . .	3,709 28
Cash on hand Oct. 31, 1893, . .	268 68		<u>\$18,743 32</u>
	<u>\$18,743 32</u>		

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
June, 1888, .	1	\$91 19	214	\$19,514 66	Dues capital, as per gen- eral ledger, . . .	\$33,034 00
Dec., 1888, .	2	88 22	92	7,619 44	Profits capital, as per general ledger, . . .	5,039 51
June, 1889, .	3	74 79	13	972 27	Unpaid dues, . . .	369 00
Dec., 1889, .	4	66 85	45	3,008 25		
June, 1890, .	5	59 14	18	1,064 52		
Dec., 1890, .	6	51 66	13	671 58		
June, 1891, .	7	44 88	30	1,331 40		
Dec., 1891, .	8	37 32	34	1,268 88		
June, 1892, .	9	30 48	12	365 76		
Dec., 1892, .	10	23 82	59	1,405 38		
June, 1893, .	11	17 36	42	729 12		
Dec., 1893, .	12	11 09	25	277 25		
June, 1894, .	13	5 00	31	155 00		
Dues paid in advance, . . .				59 00		
Total,				\$38,442 51	Total,	\$38,442 51

Number of shares issued during the year,	67	
Number of shares now in force,	628	
Number of shares now borrowed upon,	205	
Largest number of shares held by any one member,	20	
Number of shares withdrawn during the year,	144	
Highest premium received during the year,		\$0 05
Lowest premium received during the year,		05
Number of members withdrawn during the year,	21	
Present number of members,	138	
Present number of borrowers,	48	
Present number of non-borrowers,	90	
Number of loans secured by first mortgage of real estate,	37	
Number of loans on shares,	13	
Largest loan to any one member,		3,000 00
Smallest loan to any one member,		25 00
Amount of expenses of the corporation for the year ending Oct. 31, 1894,		102 75
Date of examination by commissioner: April 17.		

HOLYOKE CO-OPERATIVE BANK—HOLYOKE.

Incorporated July 24, 1880. Commenced business Aug. 25, 1880.

JOSEPH W. MOORE, *President.* DWIGHT O. JUDD, *Secretary.*
DWIGHT O. JUDD, *Treasurer.*

Names of security committee :

JOHN H. MONTGOMERY, THOMAS W. DOYLE,
W. H. BULLARD.

Regular meetings the fourth Wednesday of each month.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$176,750 00	Dues capital, . . .	\$174,327 00
Loans on shares, . . .	18,200 00	Profits capital (all series), . .	36,014 65
Permanent expense account, .	78 92	Guaranty fund, . . .	679 06
Real estate by foreclosure, .	1,433 01	Surplus, . . .	1,147 92
Unpaid interest, . . .	491 00	Forfeited share account, .	34 05
Unpaid premiums, . . .	5 04		
Unpaid fines, . . .	17 69		
Unpaid dues, . . .	813 00		
Furniture account, . . .	400 00		
Cash in hands of treasurer, .	14,014 02		
	\$212,202 68		\$212,202 68

Detailed Statement of Receipts and Disbursements for the Year ending
Oct. 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$48,999 00	For real estate loans, . . .	\$46,700 00
interest, . . .	12,513 29	share loans, . . .	15,950 00
premiums, . . .	179 32	dues capital (withdrawn), . .	23,372 00
fines, . . .	408 68	dues capital (forfeited), . .	1,587 00
transfer fees, . . .	4 50	dues capital (matured), . .	20,020 00
real estate loans repaid, . .	42,800 00	profits capital (with-	
share loans repaid, . . .	22,550 00	drawn), . . .	2,987 07
withdrawal profits, . . .	748 65	profits capital (forfeited), .	318 01
forfeiture profits, . . .	90 02	profits capital (matured), .	8,912 71
forfeited shares, . . .	1,514 29	temporary expenses, . . .	1,336 94
real estate, . . .	7,799 67	permanent expenses, . . .	2 00
general expense, . . .	61 50	forfeited shares, . . .	1,502 61
Cash on hand Oct. 31, 1893, .	8,266 12	real estate, . . .	9,232 68
	\$145,935 04	Cash on hand Oct. 31, 1894, .	14,014 02
			\$145,935 04

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Nov., 1883, .	7	\$186 27	109	\$20,303 43	Dues capital, as per gen- eral ledger, . . .	\$174,327 00
May, 1884, .	8	174 69	40	6,987 60	Profits capital, as per general ledger, . . .	36,014 65
Nov., 1884, .	9	163 64	100	16,364 00		
May, 1885, .	10	152 91	35	5,351 85		
Nov., 1885, .	11	142 47	54	7,693 38		
May, 1886, .	12	132 39	64	8,472 96		
Nov., 1886, .	13	122 62	68	8,338 16		
May, 1887, .	14	113 08	66	7,463 28		
Nov., 1887, .	15	103 87	161	16,723 07		
May, 1888, .	16	94 96	106	10,065 76		
Nov., 1888, .	17	86 29	139	11,994 31		
May, 1889, .	18	77 87	75	5,840 25		
Nov., 1889, .	19	69 69	126	8,780 94		
May, 1890, .	20	61 77	216	13,342 32		
Nov., 1890, .	21	54 06	200	10,812 00		
May, 1891, .	22	46 58	139	6,474 62		
Nov., 1891, .	23	39 32	241	9,476 12		
May, 1892, .	24	32 27	437	14,101 99		
Nov., 1892, .	25	25 44	317	8,064 48		
May, 1893, .	26	18 79	343	6,444 97		
Nov., 1893, .	27	12 34	290	3,578 60		
May, 1894, .	28	6 08	582	3,538 56		
Dues paid in advance, . . .				129 00		
Total,				\$210,341 65	Total,	\$210,341 65

Number of shares issued during the year,	958	
Number of shares now in force,	3,908	
Number of shares now borrowed upon,	1,230	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	763	
Number of shares forfeited during the year,	58	
Number of shares matured during the year,	143	
Highest per centum of interest received during the year,		\$0 10½
Lowest per centum of interest received during the year		06
Number of members withdrawn during the year,	145	
Present number of members,	596	
Present number of borrowers,	197	
Present number of non-borrowers,	399	
Number of loans secured by first mortgage of real estate,	154	
Number of loans on shares,	43	
Largest loan to any one member,		4,200 00
Smallest loan to any one member,		50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1894,		1,293 73
Date of examination by commissioner: October 25.		

HOME CO-OPERATIVE BANK—WORCESTER.

Incorporated June 10, 1882. Commenced business June 16, 1882.

E. H. TOWNE, *President.* T. J. HASTINGS, *Secretary.*
T. J. HASTINGS, *Treasurer.*

Names of security committee :

DANIEL PARLIN, E. J. BARDWELL,
D. C. LEONARD.

Regular meetings the Friday preceding the third Monday of each month.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$399,100 00	Dues capital,	\$362,515 00
Loans on shares,	22,285 00	Profits capital (all series), .	70,439 98
Temporary expense account, .	649 75	Interest,	8,031 80
Cash in hands of treasurer, .	25,796 96	Fines,	447 68
		Transfer fees,	9 50
		Guaranty fund,	1,500 00
		Surplus,	4,846 98
		Forfeited share account, .	40 77
	\$447,831 71		\$447,831 71

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	\$95,991 00	For real estate loans, . . .	\$121,400 00
interest,	27,104 38	share loans,	18,610 00
finer,	1,150 92	dues capital (withdrawn),	64,424 00
transfer fees,	21 00	dues capital (forfeited),	42 00
real estate loans repaid,	152,050 00	dues capital (retired), .	17,396 00
share loans repaid,	13,510 00	dues capital (matured),	19,855 00
withdrawal profits,	1,496 36	profits capital (with-	
forfeiture profits,	0 95	drawn),	10,190 99
forfeited shares,	36 98	profits capital (forfeited),	2 23
expense account,	145 13	profits capital (retired),	5,781 25
		profits capital (matured),	9,598 62
		temporary expenses, .	1,693 31
		forfeited shares,	32 06
Cash on hand Oct. 31, 1893,	3,315 72	Cash on hand Oct. 31, 1894, .	25,796 96
	\$294,822 42		\$294,822 42

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
June, 1883, .	3	\$197 38	78	\$15,395 64	Dues capital, as per gen- eral ledger, . . .	\$362,515 00
Dec., 1883, .	4	185 42	63	11,681 46	Profits capital, as per general ledger, . . .	70,439 98
June, 1884, .	5	173 80	56	9,732 80	Unpaid dues, . . .	3,678 00
Dec., 1884, .	6	162 50	108	17,550 00		
June, 1885, .	7	151 57	110	16,672 70		
Dec., 1885, .	8	140 95	108	15,222 60		
June, 1886, .	9	130 68	215	28,096 20		
Dec., 1886, .	10	120 76	208	25,118 08		
June, 1887, .	11	111 11	254	28,221 94		
Dec., 1887, .	12	101 79	292	29,722 68		
June, 1888, .	13	92 80	225	20,880 00		
Dec., 1888, .	14	84 09	349	29,347 41		
June, 1889, .	15	75 69	281	21,268 89		
Dec., 1889, .	16	67 53	368	24,851 04		
June, 1890, .	17	59 66	407	24,281 62		
Dec., 1890, .	18	52 06	401	20,876 06		
June, 1891, .	19	44 69	463	20,691 47		
Dec., 1891, .	20	37 56	623	23,399 88		
June, 1892, .	21	30 63	590	18,071 70		
Dec., 1892, .	22	23 92	658	15,739 36		
June, 1893, .	23	17 41	399	6,946 59		
Dec., 1893, .	24	11 11	726	8,065 86		
June, 1894, .	25	5 00	875	4,375 00		
Dues paid in advance, . . .				424 00		
Total,				\$436,632 98	Total,	\$436,632 98

Number of shares issued during the year,	1,749
Number of shares now in force,	7,857
Number of shares now borrowed upon,	2,535
Largest number of shares held by any one member,	25
Number of shares withdrawn during the year,	1,974
Number of shares forfeited during the year,	15
Number of shares retired during the year,	171
Number of shares matured during the year,	144
Highest per centum of interest received during the year: 8½.	
Lowest per centum of interest received during the year: 6.	
Number of members withdrawn during the year,	199
Present number of members,	879
Present number of borrowers,	249
Present number of non-borrowers,	630
Number of loans secured by first mortgage of real estate,	235
Number of loans on shares,	84
Largest loan to any one member,	\$5,000 00
Smallest loan to any one member,	50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1894,	1,548 18
Date of examination by commissioner: May 7.	

HOMESTEAD CO-OPERATIVE BANK—BOSTON.

Incorporated Sept. 11, 1877. Commenced business Sept. 12, 1877.

WALTER H. ROBERTS, *President.*DANIEL ELDREDGE, *Secretary.*DANIEL ELDREDGE, *Treasurer.*

Names of security committee:

JAMES M. SIMPSON,

JOHN K. FELLOWS,

JOHN D. CAMPBELL,

WALTER H. ROBERTS,

WILLIS S. MASON.

Regular meetings the second Wednesday of each month.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$362,700 00	Dues capital, . . .	\$326,714 00
Loans on shares, . . .	13,050 00	Profits capital (all series), . .	69,800 69
Temporary expense account, .	350 00	Interest, . . .	4,210 31
Real estate by foreclosure, .	3,170 25	Premiums, . . .	398 45
Unpaid interest, . . .	2,509 35	Fines, . . .	218 86
Unpaid premiums, . . .	262 80	Transfer fees, . . .	2 25
Unpaid fines, . . .	192 76	Withdrawal profits, . . .	244 89
Mortgages, . . .	9,930 00	Forfeiture profits, . . .	4 35
Cash in hands of treasurer, .	15,987 45	Guaranty fund, . . .	1,928 73
		Surplus, . . .	2,947 26
		Forfeited share account, . .	331 63
		Retired shares, . . .	1,351 19
	\$408,152 61		\$408,152 61

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$87,839 00	For real estate loans, . . .	\$82,050 00
interest, . . .	24,687 06	share loans, . . .	16,200 00
premiums, . . .	2,573 30	dues capital (withdrawn), . .	36,756 00
fines, . . .	1,403 61	dues capital (forfeited), . .	2,321 00
transfer fees, . . .	11 25	dues capital (retired), . .	43,393 00
real estate loans repaid, . .	81,150 00	dues capital (matured), . .	3,082 00
share loans repaid, . .	19,000 00	profits capital (with-	
withdrawal profits, . .	1,477 00	drawn), . . .	5,908 96
forfeiture profits, . .	136 42	profits capital (forfeited), . .	522 50
forfeited shares, . .	28 44	profits capital (retired), . .	16,195 75
mortgages, . . .	3,690 00	profits capital (matured), . .	1,519 84
retired shares, . . .	58,193 49	temporary expenses, . .	2,121 58
matured shares, . . .	2,124 61	surplus, . . .	5 00
real estate by fore-		real estate by foreclosure, . .	14,785 01
closure, . . .	16,001 88	forfeited shares, . . .	27 28
		matured shares, . . .	2,728 25
		retired shares, . . .	56,994 73
		mortgages, . . .	2,730 00
		interest, . . .	279 27
Cash on hand Oct. 31, 1893, .	5,291 56	Cash on hand Oct. 31, 1894, .	15,987 45
	\$303,607 62		\$303,607 62

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Shares.	Value per Share.	Shares in Force.	Total Value.		
Sept , 1883, .	13	\$199 85	29	\$5,795 65	Dues capital, as per gen- eral ledger, . . .	\$326,714 00
Mar., 1884, .	14	187 03	54	10,099 62	Profits capital, as per general ledger, . . .	69,800 69
Sept., 1884, .	15	174 76	25	4,369 00	Unpaid dues, . . .	3,415 00
Mar., 1885, .	16	162 97	75	12,222 75		
Sept., 1885, .	17	151 59	24	3,638 16		
Mar., 1886, .	18	140 63	160	22,500 80		
Sept., 1886, .	19	130 04	237	30,819 48		
Mar., 1887, .	20	119 82	130	15,576 60		
Sept., 1887, .	21	109 83	177	19,457 61		
Mar., 1888, .	22	100 38	258	25,898 04		
Sept., 1888, .	23	91 16	590	53,784 40		
Mar., 1889, .	24	82 24	341	28,043 84		
Sept., 1889, .	25	73 63	328	24,150 64		
Mar., 1890, .	26	65 31	379	24,752 49		
Sept., 1890, .	27	57 27	395	22,621 65		
Mar., 1891, .	28	49 50	318	15,741 00		
Sept., 1891, .	29	41 99	501	21,036 99		
Mar., 1892, .	30	34 74	702	24,387 48		
Sept., 1892, .	31	27 74	419	11,623 06		
Mar., 1893, .	32	20 97	432	9,059 04		
Sept., 1893, .	33	14 43	469	6,767 67		
Mar., 1894, .	34	8 11	752	6,098 72		
Sept., 1894, .	35	2 00	576	1,152 00		
Dues paid in advance, . . .				333 00		
Total,				\$399,929 69	Total,	\$399,929 69

Number of shares issued during the year,	1,500	
Number of shares now in force,	7,371	
Number of shares now borrowed upon,	2,118	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	1,113	
Number of shares forfeited during the year,	100	
Number of shares retired during the year,	400	
Number of shares matured during the year,	23	
Highest premium received during the year,		\$0 15
Lowest premium received during the year,		05
Number of members withdrawn during the year,	207	
Present number of members,	924	
Present number of borrowers,	245	
Present number of non-borrowers,	679	
Number of loans secured by first mortgage of real estate,	246	
Number of loans on shares,	63	
Largest loan to any one member,		4,800 00
Smallest loan to any one member,		50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1894,		2,121 58
Date of examination by commissioner: April 27.		

HOUSATONIC CO-OPERATIVE BANK—GREAT BARRINGTON.

Incorporated June 3, 1889. Commenced business July 1, 1889.

NATHANIEL WARNER, *President.* MICHAEL J. LEAHY, *Secretary.*
TIMOTHY Z. POTTER, *Treasurer.*

Names of security committee :

TIMOTHY Z. POTTER, E. S. THATCHER,
F. M. MOORE.

Regular meetings the first Monday of each month.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$13,450 00	Dues capital, . . .	\$12,956 00
Loans on shares, . . .	1,150 00	Profits capital (all series), .	1,237 24
Temporary expense account, .	8 50	Interest, . . .	255 11
Cash in hands of treasurer, .	113 21	Fines, . . .	3 02
		Withdrawal profits, . .	33 13
		Guaranty fund, . . .	39 16
		Surplus, . . .	185 25
		Forfeited share account, .	12 80
	\$14,721 71		\$14,721 71

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$4,715 00	For real estate loans, . .	\$3,200 00
interest, . . .	758 17	share loans, . . .	650 00
finer, . . .	9 62	dues capital (withdrawn),	3,159 00
real estate loans repaid,	500 00	profits capital (with-	
share loans repaid, .	750 00	drawn), . . .	238 72
withdrawal profits, .	60 20	temporary expenses, .	48 50
Cash on hand Oct. 31, 1893, .	616 44	Cash on hand Oct. 31, 1894,	113 21
	\$7,409 43		\$7,409 43

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
July, 1889, .	1	\$72 14	106	\$7,646 84	Dues capital, as per gen- eral ledger, . . .	\$12,956 00
Jan., 1890, .	2	64 74	17	1,100 58	Profits capital, as per general ledger, . . .	1,237 24
July, 1890, .	3	57 15	2	114 30	Unpaid dues, . . .	284 00
Jan., 1891, .	4	49 89	17	848 13		
July, 1891, .	5	42 84	15	642 60		
Jan., 1892, .	6	35 96	33	1,186 68		
July, 1892, .	7	29 26	31	907 06		
Jan., 1893, .	8	22 71	23	522 33		
July, 1893, .	9	16 32	49	799 68		
Jan., 1894, .	10	10 08	50	504 00		
July, 1894, .	11	4 00	48	192 00		
Suspense profits,				1 04		
Dues paid in advance,				12 00		
Total,				\$14,477 24	Total,	\$14,477 24

Number of shares issued during the year,	118
Number of shares now in force,	391
Number of shares now borrowed upon,	100
Largest number of shares held by any one member,	15
Number of shares withdrawn during the year,	147
Highest per centum of interest received during the year : 6.	
Lowest per centum of interest received during the year : 5½.	
Number of members withdrawn during the year,	26
Present number of members,	108
Present number of borrowers,	25
Present number of non-borrowers,	81
Number of loans secured by first mortgage of real estate,	16
Number of loans on shares,	9
Largest loan to any one member,	\$2,000 00
Smallest loan to any one member,	50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1894,	64 46
Date of examination by commissioner : August 16.	

HUDSON CO-OPERATIVE BANK—HUDSON.

Incorporated Oct. 22, 1885. Commenced business Nov. 19, 1885.

A. T. KNIGHT, *President.*

C. H. HILL, *Secretary.*

C. E. HALL, *Treasurer.*

Names of security committee:

R. HENRY HAPGOOD,

JOSIAH S. WELSH,

CHAS. F. WELCH.

Regular meetings the third Thursday of each month.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$165,550 00	Dues capital, . . .	\$152,750 00
Loans on shares, . . .	7,575 00	Profits capital (all series), .	26,185 54
Permanent expense account, .	200 00	Guaranty fund, . . .	774 58
Unpaid interest, . . .	958 50	Surplus, . . .	557 31
Cash in hands of treasurer, .	5,995 23	Forfeited share account, .	11 30
	<hr/> \$180,278 73		<hr/> \$180,278 73

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$50,407 00	For real estate loans, . . .	\$57,000 00
interest, . . .	9,708 58	share loans, . . .	5,900 00
premiums, . . .	530 77	dues capital (withdrawn), .	22,223 00
finer, . . .	441 19	dues capital (forfeited), .	15 00
transfer fees, . . .	1 00	dues capital (retired), .	1,860 00
real estate loans repaid, .	26,050 00	profits capital (with-	
share loans repaid, . . .	5,675 00	drawn), . . .	2,497 46
withdrawal profits, . . .	619 17	profits capital (forfeited), .	70
forfeiture profits, . . .	1 52	profits capital (retired), .	471 64
forfeited shares, . . .	15 00	temporary expenses, . . .	820 60
Cash on hand Oct. 31, 1893, .	3,420 50	forfeited shares, . . .	86 10
	<hr/> \$96,869 73	Cash on hand Oct. 31, 1894, .	5,995 23
			<hr/> \$96,869 73

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Nov., 1885, .	1	\$145 29	103	\$14,964 87	Dues capital, as per gen- eral ledger, . . .	\$152,750 00
May, 1886, .	2	134 60	22	2,961 20	Profits capital, as per general ledger, . . .	26,185 54
Nov., 1886, .	3	124 78	37	4,616 86	Unpaid dues, . . .	1,321 00
May, 1887, .	4	115 11	22	2,532 42		
Nov., 1887, .	5	105 73	148	15,648 04		
May, 1888, .	6	96 60	121	11,688 60		
Nov., 1888, .	7	87 74	105	9,212 70		
May, 1889, .	8	79 07	214	16,920 98		
Nov., 1889, .	9	70 72	220	15,558 40		
May, 1890, .	10	62 59	262	16,398 58		
Nov., 1890, .	11	54 70	241	13,182 70		
May, 1891, .	12	47 09	195	9,182 55		
Nov., 1891, .	13	39 71	222	8,815 62		
May, 1892, .	14	32 55	275	8,951 25		
Nov., 1892, .	15	25 62	399	10,222 38		
May, 1893, .	16	18 91	415	7,847 65		
Nov., 1893, .	17	12 41	680	8,438 80		
May, 1894, .	18	6 11	454	2,773 94		
Dues paid in advance, . . .				339 00		
Total,				\$180,256 54	Total,	\$180,256 54

Number of shares issued during the year, 1,259
Number of shares now in force, 4,135
Number of shares now borrowed upon, 930
Largest number of shares held by any one member, 25
Number of shares withdrawn during the year, 925
Number of shares forfeited during the year, 7
Number of shares retired during the year, 22
Highest per centum of interest received during the year: 7 ²/₁₀.
Lowest per centum of interest received during the year: 6.
Number of members withdrawn during the year, 80
Present number of members, 563
Present number of borrowers, 151
Present number of non-borrowers, 412
Number of loans secured by first mortgage of real estate, 136
Number of loans on shares, 23
Largest loan to any one member, \$4,950 00
Smallest loan to any one member, 50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1894, 820 60
Date of examination by commissioner: February 2.

HYDE PARK CO-OPERATIVE BANK—HYDE PARK.

Incorporated March 28, 1886. Commenced business May 5, 1886.

GEORGE MILES, *President.* THOMAS E. FAUNCE, *Secretary.*
THOMAS E. FAUNCE, *Treasurer.*

Names of security committee:
ELI B. TASKER, ALONZO H. RICHARDSON,
HOWARD JENKINS.

Regular meetings the first Wednesday of each month.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$149,150 00	Dues capital,	\$135,849 00
Loans on shares,	7,890 00	Profits capital (all series), . .	20,018 94
Permanent expense account, . .	184 00	Interest,	1,016 31
Temporary expense account, . .	287 68	Premiums,	74 45
Unpaid fines,	0 91	Transfer fees,	0 25
Cash in hands of treasurer, . .	974 96	Withdrawal profits,	171 81
		Guaranty fund,	639 02
		Surplus,	717 77
	\$158,487 55		\$158,487 55

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	\$47,061 00	For real estate loans,	\$51,950 00
interest,	8,899 26	share loans,	8,230 00
premiums,	841 05	dues capital (withdrawn), . .	29,123 00
fines,	400 81	dues capital (retired), . .	670 00
transfer fees,	3 50	profits capital (with-	
real estate loans repaid, . . .	29,300 00	drawn),	3,584 69
share loans repaid,	8,640 00	profits capital (retired), . .	118 91
withdrawal profits,	633 11	temporary expenses,	1,400 27
		interest,	42 00
		premiums,	4 20
Cash on hand Oct. 31, 1893, . .	319 30	Cash on hand Oct. 31, 1894, .	974 96
	\$96,098 03		\$96,098 03

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
May, 1886, .	1	\$133 71	69	\$9,225 99	Dues capital, as per gen-	
Mar., 1887, .	2	117 36	98	11,501 28	eral ledger, . . .	\$135,849 00
Sept., 1887, .	3	107 95	39	4,210 05	Profits capital, as per	
Mar., 1888, .	4	98 76	75	7,407 00	general ledger, . . .	20,018 94
Sept., 1888, .	5	89 84	93	8,355 12	Unpaid dues, . . .	1,197 00
Mar., 1889, .	6	81 22	132	10,721 04		
Sept., 1889, .	7	72 82	116	8,447 12		
Mar., 1890, .	8	64 68	290	18,757 20		
Sept., 1890, .	9	56 80	188	10,678 40		
Mar., 1891, .	10	49 15	349	17,153 35		
Sept., 1891, .	11	41 75	294	12,274 50		
Mar., 1892, .	12	34 58	321	11,100 18		
Sept., 1892, .	13	27 65	316	8,737 40		
Mar., 1893, .	14	20 93	412	8,623 16		
Sept., 1893, .	15	14 42	309	4,455 78		
Mar., 1894, .	16	8 11	467	3,787 37		
Sept., 1894, .	17	2 00	537	1,074 00		
Dues paid in advance, . . .				556 00		
Total,				\$157,064 94	Total,	\$157,064 94

Number of shares issued during the year,	1,185	
Number of shares now in force,	4,105	
Number of shares now borrowed upon,	1,050	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	1,101	
Number of shares retired during the year,	11	
Highest premium received during the year,		\$0 20
Lowest premium received during the year,		0 05
Number of members withdrawn during the year,	109	
Present number of members,	568	
Present number of borrowers,	127	
Present number of non-borrowers,	441	
Number of loans secured by first mortgage of real estate,	96	
Number of loans on shares,	48	
Largest loan to any one member,		4,500 00
Smallest loan to any one member,		20 00
Amount of expenses of the corporation for the year ending Oct. 31, 1894,		1,437 42
Date of examination by commissioner: June 14.		

LAFAYETTE CO-OPERATIVE BANK — FALL RIVER.

Incorporated April 11, 1894. Commenced business May 2, 1894.

JOHN B. CHAGNON, *President.*

WM. F. WINTER, *Secretary.*

WM. F. WINTER, *Treasurer.*

Names of security committee :

JOHN B. HUARD,

SAMUEL BENOIT,

EDMUND REEVES.

Regular meetings the first Wednesday of each month.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$7,200 00	Dues capital,	\$8,040 00
Permanent expense account, . . .	208 42	Interest,	155 00
Temporary expense account, . . .	72 80	Premiums,	20 50
Unpaid fines,	9 56	Fines,	27 46
Unpaid dues,	401 00	Advance dues,	10 00
Cash in hands of treasurer, . . .	370 18	Appraisal fees,	9 00
	<hr/>		<hr/>
	\$8,261 96		\$8,261 96

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	\$7,979 00	For real estate loans,	\$8,400 00
interest,	155 00	dues capital (withdrawn),	330 00
premiums,	20 50	temporary expenses,	72 80
fines,	17 90	permanent expenses,	208 42
real estate loans repaid,	1,200 00	Cash on hand Oct. 31, 1894,	370 18
appraisal fees,	9 00		<hr/>
	<hr/>		<hr/>
	\$9,381 40		\$9,381 40

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
May, 1894, .	1	\$6 00	1,340	\$8,040 00	Dues capital, as per gen- eral ledger, . . .	\$8,040 00
Total,				\$8,040 00	Total,	\$8,040 00

Number of shares issued during the year,	1,424	
Number of shares now in force,	1,340	
Number of shares now borrowed upon,	87	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	84	
Highest premium received during the year,		\$0 15
Lowest premium received during the year,		10
Number of members withdrawn during the year,	13	
Present number of members,	179	
Present number of borrowers,	3	
Present number of non-borrowers,	176	
Number of loans secured by first mortgage of real estate,	3	
Largest loan to any one member,		4,000 00
Smallest loan to any one member,		1,300 00
Amount of expenses of the corporation for the year ending Oct. 31, 1894, .		72 80
Date of examination by commissioner : August 27.		

LAWRENCE CO-OPERATIVE BANK—LAWRENCE.

Incorporated March 12, 1888. Commenced business April 6, 1888.

JAMES B. LYALL, *President.* A. M. FAY, *Secretary.*
GEORGE W. HALL, *Treasurer.*

Names of security committee :
A. M. FAY, OSCAR E. SPRAR,
COLIN KERR.

Regular meetings the first Friday of each month.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$187,500 00	Dues capital, . . .	\$168,400 00
Loans on shares, . . .	6,220 00	Profits capital (all series), . .	23,523 98
Unpaid interest, . . .	936 79	Interest, . . .	1,092 43
Unpaid premiums, . . .	35 55	Premiums, . . .	104 55
Unpaid fines, . . .	107 50	Fines, . . .	52 32
Cash in hands of secretary, . .	1,257 54	Withdrawal profits, . .	52 16
Cash in hands of treasurer, . .	103 95	Guaranty fund, . . .	765 00
		Surplus, . . .	2,147 41
		Forfeited share account, . .	23 48
	\$196,161 33		\$196,161 33

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$58,541 00	For real estate loans, . .	\$89,750 00
interest, . . .	10,772 53	share loans, . . .	4,795 00
premiums, . . .	1,044 26	dues capital (withdrawn), . .	29,868 00
fines, . . .	325 70	dues capital (retired), . .	8,492 00
transfer fees, . . .	2 25	profits capital (with-	
real estate loans repaid, . .	58,800 00	drawn), . . .	3,111 29
share loans repaid, . .	5,960 00	profits capital (retired), . .	1,574 45
withdrawal profits, . .	774 57	temporary expenses, . .	751 08
profits, . . .	27 00	forfeited shares, . . .	16 84
Cash on hand Oct. 31, 1893, . .	3,479 59	withdrawal profits, . .	6 75
	\$139,726 90	Cash on hand Oct. 31, 1894, . .	1,361 49
			\$139,726 90

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
April, 1888, .	1	\$96 89	193	\$18,699 77	Dues capital, as per gen- eral ledger, . . .	\$168,400 00
Oct., 1888, .	2	88 34	142	12,544 28	Profits capital, as per general ledger, . . .	23,523 98
April, 1889, .	3	79 97	317	25,350 49	Unpaid dues, . . .	1,689 00
Oct., 1889, .	4	71 68	173	12,400 64		
April, 1890, .	5	63 81	391	24,311 61		
Oct., 1890, .	6	56 00	209	11,704 00		
April, 1891, .	7	48 39	372	18,001 08		
Oct., 1891, .	8	40 97	434	17,780 98		
April, 1892, .	9	33 76	614	20,728 64		
Oct., 1892, .	10	26 78	614	16,442 92		
April, 1893, .	11	20 01	433	8,664 33		
Oct., 1893, .	12	13 46	218	2,934 28		
April, 1894, .	13	7 12	508	3,616 96		
Oct., 1894, .	14	1 00	370	370 00		
Dues paid in advance, . . .				63 00		
Total,				\$193,612 98	Total,	\$193,612 98

Number of shares issued during the year,	921	
Number of shares now in force,	4,978	
Number of shares now borrowed upon,	1,185	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	1,048	
Number of shares retired during the year,	131	
Highest premium received during the year,		\$0 25
Lowest premium received during the year,		05
Number of members withdrawn during the year,	179	
Present number of members,	734	
Present number of borrowers,	153	
Present number of non-borrowers,	581	
Number of loans secured by first mortgage of real estate,	142	
Number of loans on shares,	36	
Largest loan to any one member,		5,000 00
Smallest loan to any one member,		10 00
Amount of expenses of the corporation for the year ending Oct. 31, 1894,		761 08
Date of examination by commissioner : June 26.		

LEOMINSTER CO-OPERATIVE BANK — LEOMINSTER.

Incorporated May 8, 1888. Commenced business May 18, 1888.

JOEL G. TYLER, *President.*

ROBERT L. CARTER, *Secretary.*

ROBERT L. CARTER, *Treasurer.*

Names of security committee :

CHAS. E. BIGELOW,

HURLBURT L. HARRIS,

WILLARD F. LAWRENCE.

Regular meetings the third Friday of each month.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$75,250 00	Dues capital, . . .	\$71,557 00
Loans on shares, . . .	1,235 00	Profits capital (all series), . .	10,335 55
Unpaid interest, . . .	592 70	Guaranty fund, . . .	304 00
Unpaid premiums, . . .	92 58	Surplus, . . .	952 44
Unpaid fines, . . .	91 76		
Cash in hands of treasurer, .	5,886 95		
	\$83,148 99		\$83,148 99

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$24,124 00	For real estate loans, . . .	\$22,653 41
interest, . . .	4,298 17	share loans, . . .	1,180 00
premiums, . . .	382 60	dues capital (withdrawn), . .	18,285 00
fines, . . .	99 47	dues capital (retired), . .	2,034 00
transfer fees, . . .	1 00	profits capital (with-	
real estate loans repaid, . .	19,730 00	drawn), . . .	1,909 22
share loans repaid, . . .	1,635 00	profits capital (retired), . .	335 82
withdrawal profits, . . .	185 11	temporary expenses, . .	1,015 80
temporary expense, . . .	478 94	forfeited shares, . . .	1 24
profit and loss, . . .	56 24	interest, . . .	55 64
Cash on hand Oct. 31, 1893, .	2,463 55	profit and loss, . . .	97 00
	\$53,454 08	Cash on hand Oct. 31, 1894, .	5,886 95
			\$53,454 08

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
May, 1888, .	1	\$95 27	207	\$19,720 89	Dues capital, as per gen- eral ledger, . . .	\$71,557 00
Nov., 1888, .	2	86 57	100	8,657 00	Profits capital, as per general ledger, . . .	10,335 55
May, 1889, .	3	78 13	51	3,984 63	Unpaid dues, . . .	2,252 00
Nov., 1889, .	4	69 93	83	5,804 19		
May, 1890, .	5	61 97	86	5,329 42		
Nov., 1890, .	6	54 24	159	8,624 16		
May, 1891, .	7	46 74	110	5,141 40		
Nov., 1891, .	8	39 46	154	6,076 84		
May, 1892, .	9	32 39	205	6,639 95		
Nov., 1892, .	10	25 52	216	5,512 32		
May, 1893, .	11	18 85	285	5,372 25		
Nov., 1893, .	12	12 38	115	1,423 70		
May, 1894, .	13	6 10	248	1,512 80		
Dues paid in advance, . . .				345 00		
Total,				\$84,144 55		\$84,144 55

Number of shares issued during the year,	422	
Number of shares now in force,	2,019	
Number of shares now borrowed upon,	550	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	624	
Number of shares retired during the year,	34	
Highest premium received during the year,		\$0 25
Lowest premium received during the year,		05
Number of members withdrawn during the year,	52	
Present number of members,	339	
Present number of borrowers,	92	
Present number of non-borrowers,	247	
Number of loans secured by first mortgage of real estate,	79	
Number of loans on shares,	13	
Largest loan to any one member,		3,550 00
Smallest loan to any one member,		50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1894,		626 24
Date of examination by commissioner : August 28.		

LOWELL CO-OPERATIVE BANK—LOWELL.

Incorporated April 29, 1885. Commenced business May 14, 1885.

ARTEMAS B. WOODWORTH, *President.* GEO. W. BATCHELDER, *Secretary.*
DANIEL A. EATON, *Treasurer.*

Names of security committee:
JOSEPH L. SEDGLEY, CALEB L. SMITH,
CHARLES H. BURTT.

Regular meetings the first Friday after the tenth of each month.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$220,040 00	Dues capital, . . .	\$199,778 00
Loans on shares, . . .	9,845 00	Profits capital (all series), . .	39,248 72
Permanent expense account, .	78 50	Interest, . . .	148 60
Real estate by foreclosure, .	2,863 75	Premiums, . . .	20 95
Unpaid interest, . . .	1,050 50	Fines, . . .	16 04
Unpaid premiums, . . .	90 83	Transfer fees, . . .	0 50
Unpaid fines, . . .	102 31	Guaranty fund, . . .	560 66
Cash in hands of secretary, .	15 62	Surplus, . . .	335 37
Cash in hands of treasurer, .	6,209 59	Forfeited share account, .	187 26
	\$240,296 10		\$240,296 10

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$59,339 00	For real estate loans, . . .	\$54,800 00
interest, . . .	12,550 77	share loans, . . .	7,795 00
premiums, . . .	1,171 95	dues capital (withdrawn), . .	32,782 00
fines, . . .	417 43	dues capital (forfeited), . .	175 00
transfer fees, . . .	7 75	dues capital (retired), . .	680 00
real estate loans repaid, .	15,600 00	profits capital (with-	
share loans repaid, . .	12,190 00	drawn), . . .	5,241 72
withdrawal profits, . .	659 09	profits capital (forfeited), .	26 20
forfeiture profits, . .	11 84	profits capital (retired), .	138 20
forfeited shares, . .	187 26	temporary expenses, . .	744 54
cash from over-payment, .	2 55	permanent expenses, . .	28 50
rent, . . .	163 97	real estate, . . .	193 58
Cash on hand Oct. 31, 1893, .	6,567 54	interest on retired shares, .	39 20
	\$108,869 15	Cash on hand Oct. 31, 1894, .	6,225 21
			\$108,869 15

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
May, 1885, .	1	\$159 28	107	\$17,042 96	Dues capital, as per gen- eral ledger, . . .	\$199,778 00
Nov., 1885, .	2	148 22	80	11,857 60	Profits capital, as per general ledger, . . .	39,248 72
May, 1886, .	3	137 46	43	5,910 78	Unpaid dues, . . .	1,338 00
Nov., 1886, .	4	127 06	122	15,501 32		
May, 1887, .	5	116 90	66	7,715 40		
Nov., 1887, .	6	107 10	97	10,388 70		
May, 1888, .	7	97 64	125	12,205 00		
Nov., 1888, .	8	88 52	182	16,110 64		
May, 1889, .	9	79 70	309	24,627 30		
Nov., 1889, .	10	71 16	154	10,958 64		
May, 1890, .	11	62 92	416	26,174 72		
Nov., 1890, .	12	54 96	195	10,717 20		
May, 1891, .	13	47 28	294	13,900 32		
Nov., 1891, .	14	39 85	299	11,915 15		
May, 1892, .	15	32 67	398	13,002 66		
Nov., 1892, .	16	25 71	478	12,289 38		
May, 1893, .	17	18 96	535	10,143 60		
Nov., 1893, .	18	12 43	491	6,103 13		
May, 1894, .	19	6 11	602	3,678 22		
Dues paid in advance, . . .				122 00		
Total,				\$240,364 72	Total,	\$240,364 72

Number of shares issued during the year,	1,177	
Number of shares now in force,	4,993	
Number of shares now borrowed upon,	1,387	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	928	
Number of shares forfeited during the year,	5	
Number of shares retired during the year,	14	
Highest premium received during the year,		\$0 40
Lowest premium received during the year,		0 05
Number of members withdrawn during the year,	97	
Present number of members,	613	
Present number of borrowers,	205	
Present number of non-borrowers,	408	
Number of loans secured by first mortgage of real estate,	158	
Number of loans on shares,	47	
Largest loan to any one member,		5,000 00
Smallest loan to any one member,		50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1894,		766 54
Date of examination by commissioner: November 27.		

LYNN CO-OPERATIVE BANK—LYNN.

Incorporated Nov. 18, 1891. Commenced business Nov. 23, 1891.

JACOB M. LEWIS, *President.* EDWIN C. LEWIS, *Secretary.*
JOSEPH W. HARDING, *Treasurer.*

Names of security committee :
FRED D. MAYO, DAVID E. CONNOR,
CHAS. H. GOLDTHWAIT, WM. H. SEVERANCE,
F. F. LAWRENCE.

Regular meetings the first Monday of each month.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$15,000 00	Dues capital, . . .	\$16,639 00
Loans on shares, . . .	1,225 00	Profits capital (all series), .	1,155 54
Permanent expense account,	170 00	Guaranty fund, . . .	20 00
Unpaid interest, . . .	71 00	Surplus, . . .	228 00
Unpaid premiums, . . .	3 65	Forfeited share account, .	155 92
Unpaid fines, . . .	42 81		
Cash in hands of treasurer, .	1,686 00		
	<u>\$18,198 46</u>		<u>\$18,198 46</u>

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$8,109 00	For real estate loans, . . .	\$3,100 00
interest, . . .	855 68	share loans, . . .	645 00
premiums, . . .	35 92	dues capital (withdrawn),	4,157 00
fines, . . .	47 88	dues capital (forfeited),	65 00
real estate loans repaid,	200 00	profits capital (with-	
share loans repaid, . . .	565 00	drawn), . . .	186 82
forfeited shares, . . .	71 10	profits capital (forfeited),	6 10
surplus, . . .	21 93	temporary expenses, . . .	73 70
		permanent expenses, . . .	75 00
		surplus, . . .	30 00
Cash on hand Oct. 31, 1893, .	118 11	Cash on hand Oct. 31, 1894,	1,686 00
	<u>\$10,024 62</u>		<u>\$10,024 62</u>

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Nov., 1891, .	1	\$38 86	254	\$9,870 44	Dues capital, as per gen- eral ledger, . . .	\$16,639 00
May, 1892, .	2	32 07	126	4,040 82	Profits capital, as per general ledger, . . .	1,155 54.
Nov., 1892, .	3	25 39	55	1,396 45	Unpaid dues, . . .	496 00
May, 1893, .	4	18 80	60	1,128 00		
Nov., 1893, .	5	12 86	103	1,273 08		
May, 1894, .	6	6 09	75	456 75		
Dues paid in advance, . . .				125 00		
Total,				\$18,290 54	Total,	\$18,290 54

Number of shares issued during the year,	214
Number of shares now in force,	673
Number of shares now borrowed upon,	144
Largest number of shares held by any one member,	25
Number of shares withdrawn during the year,	214
Number of shares forfeited during the year,	5
Highest premium received during the year,	\$0 05
Lowest premium received during the year,	05
Number of members withdrawn during the year,	22
Present number of members,	71
Present number of borrowers,	16
Present number of non-borrowers,	55
Number of loans secured by first mortgage of real estate,	11
Number of loans on shares,	6
Largest loan to any one member,	3,400 00
Smallest loan to any one member,	20 00
Amount of expenses of the corporation for the year ending Oct. 31, 1894,	108 70
Date of examination by commissioner: April 24.	

MALDEN CO-OPERATIVE BANK – MALDEN.

Incorporated April 27, 1887. Commenced business May 9, 1887.

MARCELLUS COGGAN, *President.* LEWIS P. BROWN, *Secretary.*
LEWIS P. BROWN, *Treasurer.*

Names of security committee :

GEO. S. GOULD, JOHN E. STAPLES,
M. S. O'DONNELL, JOHN E. FARNHAM,
CHAS. A. STILES, JAMES S. WEBBER.

Regular meetings the second Monday of each month.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$196,523 73	Dues capital, . . .	\$185,662 00
Loans on shares, . . .	13,310 00	Profits capital (all series), . .	34,032 83
Unpaid interest, . . .	1,460 15	Guaranty fund, . . .	951 20
Unpaid premiums, . . .	128 75	Surplus, . . .	1,251 04
Unpaid fines, . . .	60 00	Forfeited share account, . .	73 58
Cash in hands of treasurer, .	10,488 02		
	\$221,970 65		\$221,970 65

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$56,527 00	For real estate loans, . . .	\$50,423 04
interest, . . .	11,430 67	share loans, . . .	5,750 00
premiums, . . .	1,138 34	dues capital (withdrawn), . .	18,942 00
fines, . . .	222 29	dues capital (forfeited), . .	55 00
transfer fees, . . .	1 00	dues capital (retired), . .	8,857 00
real estate loans repaid, . .	18,350 00	profits capital (with-	
share loans repaid, . .	6,875 00	drawn), . . .	2,187 58
withdrawal profits, . .	544 26	profits capital (forfeited), . .	8 30
forfeiture profits, . .	6 25	profits capital (retired), . .	2,242 20
forfeited shares, . .	54 95	temporary expenses, . .	635 89
Cash on hand Oct. 31, 1893, .	4,698 58	forfeited shares, . .	259 31
	\$99,848 34	Cash on hand Oct 31, 1894, .	10,488 02
			\$99,848 34

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
May, 1887, .	1	\$116 96	258	\$30,175 68	Dues capital, as per gen- eral ledger, . . .	\$185,662 00
Nov., 1887, .	2	107 31	203	21,783 93	Profits capital, as per general ledger, . . .	34,032 83
May, 1888, .	3	97 73	251	24,530 23	Unpaid dues, . . .	2,491 00
Nov., 1888, .	4	88 76	183	16,243 08		
May, 1889, .	5	79 90	302	24,129 80		
Nov., 1889, .	6	71 36	147	10,489 92		
May, 1890, .	7	63 09	124	7,823 16		
Nov., 1890, .	8	55 07	189	10,408 23		
May, 1891, .	9	47 35	272	12,879 20		
Nov., 1891, .	10	39 89	404	16,115 56		
May, 1892, .	11	32 67	618	20,190 06		
Nov., 1892, .	12	25 69	386	9,916 34		
May, 1893, .	13	18 95	446	8,451 70		
Nov., 1893, .	14	12 42	421	5,228 82		
May, 1894, .	15	6 11	592	3,617 12		
Dues paid in advance, . . .				203 00		
Total,				\$222,185 83	Total,	\$222,185 83

Number of shares issued during the year,	1,091	
Number of shares now in force,	4,796	
Number of shares now borrowed upon,	1,448	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	714	
Number of shares forfeited during the year,	5	
Number of shares retired during the year,	114	
Highest premium received during the year,		\$0 25
Lowest premium received during the year,		05
Number of members withdrawn during the year,	93	
Present number of members,	614	
Present number of borrowers,	170	
Present number of non-borrowers,	444	
Number of loans secured by first mortgage of real estate,	148	
Number of loans on shares,	74	
Largest loan to any one member,		5,000 00
Smallest loan to any one member,		50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1894,		635 89
Date of examination by commissioner: April 27.		

MANSFIELD CO-OPERATIVE BANK — MANSFIELD.

Incorporated March 10, 1883. Commenced business March 21, 1883.

DAVID E. HARDING, *President.* ALFRED B. DAY, *Secretary.*
ALFRED B. DAY, *Treasurer.*

Names of security committees:
SAMUEL C. LOVELL, JAMES A. WHEELER,
WILLIAM C. WINTER.

Regular meetings the third Wednesday of each month.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$176,015 00	Dues capital,	\$180,563 00
Loans on shares,	20,021 00	Profits capital (all series), . .	41,175 73
Permanent expense account, .	75 00	Guaranty fund,	667 51
Unpaid interest,	1,147 86	Surplus,	257 41
Unpaid premiums,	34 30		
Unpaid fines,	60 81		
Cash in hands of treasurer, .	25,309 68		
	\$222,663 65		\$222,663 65

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$44,526 00	For real estate loans, . . .	\$29,100 00
interest,	11,855 87	share loans,	14,795 00
premiums,	328 34	dues capital (withdrawn), . .	27,664 00
fines,	116 25	dues capital (forfeited), . .	56 00
transfer fees,	5 86	dues capital (retired), . .	1,950 00
real estate loans repaid, .	23,550 00	profits capital (with-	
share loans repaid, . . .	14,845 00	drawn),	4,764 38
withdrawal profits, . . .	476 64	profits capital (forfeited), .	2 88
forfeited shares, . . .	53 29	profits capital (retired), . .	430 25
		temporary expenses, . . .	726 19
		forfeited shares,	53 29
Cash on hand Oct. 31, 1893, .	9,094 42	Cash on hand Oct. 31, 1894, .	25,309 68
	\$104,851 67		\$104,851 67

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Mar., 1883, .	1	\$201 60	81	\$16,329 60	Dues capital, as per gen- eral ledger, . . .	\$180,563 00
Nov., 1883, .	2	186 02	64	11,905 28	Profits capital, as per general ledger, . . .	41,175 73
May, 1884, .	3	174 72	102	17,821 44	Unpaid dues, . . .	1,411 00
Nov., 1884, .	4	163 69	43	7,038 67		
May, 1885, .	5	153 01	62	9,486 62		
Nov., 1885, .	6	142 69	20	2,853 80		
May, 1886, .	7	132 64	59	7,825 76		
Nov., 1886, .	8	122 88	59	7,249 92		
May, 1887, .	9	113 37	145	16,438 65		
Nov., 1887, .	10	104 16	185	19,269 60		
May, 1888, .	11	95 22	96	9,141 12		
Nov., 1888, .	12	86 51	104	8,997 04		
May, 1889, .	13	78 07	210	16,394 70		
Nov., 1889, .	14	69 86	141	9,850 26		
May, 1890, .	15	61 90	197	12,194 30		
Nov., 1890, .	16	54 17	66	3,575 22		
May, 1891, .	17	46 68	236	11,016 48		
Nov., 1891, .	18	39 41	175	6,896 75		
May, 1892, .	19	32 34	322	10,413 48		
Nov., 1892, .	20	25 48	178	4,535 44		
May, 1893, .	21	18 83	423	7,965 09		
Nov., 1893, .	22	12 37	233	2,882 21		
May, 1894, .	23	6 10	503	3,068 30		
Total,				\$223,149 73	Total,	\$223,149 73

Number of shares issued during the year, 872
Number of shares now in force, 3,704
Number of shares now borrowed upon, 1,589
Largest number of shares held by any one member, 25
Number of shares withdrawn during the year, 775
Number of shares forfeited during the year, 8
Number of shares retired during the year, 25
Highest per centum of interest received during the year: 6½.
Lowest per centum of interest received during the year: 6⅛.
Number of members withdrawn during the year, 64
Present number of members, 482
Present number of borrowers, 219
Present number of non-borrowers, 263
Number of loans secured by first mortgage of real estate, 172
Number of loans on shares, 156
Largest loan to any one member, \$5,000 00
Smallest loan to any one member, 10 00
Amount of expenses of the corporation for the year ending Oct. 31, 1894, 735 19
Date of examination by commissioner: June 26.

MARBLEHEAD CO-OPERATIVE BANK—MARBLEHEAD.

Incorporated May 5, 1886. Commenced business May 6, 1886.

JOHN LANCY, *President.*

BENJAMIN COLE, Jr., *Secretary.*

BENJAMIN COLE, Jr., *Treasurer.*

Names of security committee:

JOHN LANCY,

M. V. B. MORSE,

FRANKLIN MILLETT.

Regular meetings the first Thursday of each month.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$77,450 00	Dues capital, . . .	\$78,658 00
Loans on shares, . . .	2,430 00	Profits capital (all series), .	16,071 51
Permanent expense account, .	100 00	Guaranty fund, . . .	404 40
Real estate by foreclosure, .	2,121 48	Surplus, . . .	796 47
Unpaid interest, . . .	286 65	Forfeited share account, .	137 39
Unpaid premiums, . . .	18 10		
Unpaid fines, . . .	34 76		
Town of Beverly bonds, . .	2,098 21		
City of Waltham bonds, . .	1,015 02		
Cash in hands of treasurer, .	10,513 55		
	\$96,067 77		\$96,067 77

*Detailed Statement of Receipts and Disbursements for the Year ending
Oct. 31, 1894.*

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$20,029 00	For real estate loans, . . .	\$16,750 00
interest, . . .	4,959 24	share loans, . . .	2,080 00
premiums, . . .	325 30	dues capital (withdrawn), .	7,852 00
fines, . . .	201 16	dues capital (forfeited), .	1,088 00
transfer fees, . . .	3 25	dues capital (retired), .	4,985 00
real estate loans repaid, .	14,950 00	profits capital (with-	
share loans repaid, . .	1,660 00	drawn), . . .	1,080 00
withdrawal profits, . .	269 89	profits capital (forfeited), .	143 43
forfeiture profits, . .	72 98	profits capital (retired), .	1,151 30
forfeited shares, . .	115 05	temporary expenses, . .	409 91
profits account, . . .	33	forfeited shares, . . .	31 37
		insurance, . . .	5 00
Cash on hand Oct. 31, 1893, .	3,503 36	Cash on hand Oct. 31, 1894, .	10,513 55
	\$46,089 56		\$46,089 56

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
May, 1886, .	1	\$133 04	113	\$15,033 52	Dues capital, as per gen- eral ledger, . . .	\$78,658 00
Nov., 1886, .	2	123 22	119	14,663 18	Profits capital as per general ledger, . . .	16,071 51
May, 1887, .	3	113 61	107	12,156 27	Unpaid dues, . . .	554 00
Nov., 1887, .	4	104 33	53	5,529 49		
May, 1888, .	5	95 34	112	10,678 08		
Nov., 1888, .	6	86 62	46	3,984 52		
May, 1889, .	7	78 15	37	2,891 55		
Nov., 1889, .	8	69 94	54	3,776 76		
May, 1890, .	9	61 97	54	3,346 38		
Nov., 1890, .	10	54 23	59	3,199 57		
May, 1891, .	11	46 74	76	3,552 24		
Nov., 1891, .	12	39 47	72	2,841 84		
May, 1892, .	13	32 41	72	2,333 62		
Nov., 1892, .	14	25 54	219	5,593 26		
May, 1893, .	15	18 87	126	2,377 62		
Nov., 1893, .	16	12 39	199	2,465 61		
May, 1894, .	17	6 10	141	860 10		
Total,				\$95,283 51	Total,	\$95,283 51

Number of shares issued during the year, 351
 Number of shares now in force, 1,659
 Number of shares now borrowed upon, 455
 Largest number of shares held by any one member, 25
 Number of shares withdrawn during the year, 235
 Number of shares forfeited during the year, 38
 Number of shares retired during the year, 64
 Highest per centum of interest received during the year: 6.
 Lowest per centum of interest received during the year: 4.
 Number of members withdrawn during the year, 65
 Present number of members, 366
 Present number of borrowers, 80
 Present number of non-borrowers, 286
 Number of loans secured by first mortgage of real estate, 77
 Number of loans on shares, 17
 Largest loan to any one member, \$5,000 00
 Smallest loan to any one member, 30 00
 Amount of expenses of the corporation for the year ending Oct. 31, 1894, 409 91
 Date of examination by commissioner: April 20.

MARLBOROUGH CO-OPERATIVE BANK—MARLBOROUGH.

Incorporated April 16, 1890. Commenced business May 1, 1890.

CHARLES F. ROBINSON, President. C. B. RUSSELL, Secretary.
C. B. RUSSELL, Treasurer.

Names of security committee :

JOHN S. FAY, E. O. BRIGHAM,
H. C. WRIGHT, E. F. LONGLEY,
W. H. HILL.

Regular meetings the second Thursday of each month.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$83,200 00	Dues capital, . . .	\$88,137 00
Loans on shares, . . .	1,740 00	Profits capital (all series), .	10,452 00
Permanent expense account, .	94 21	Guaranty fund, . . .	262 90
Unpaid interest, . . .	365 02	Surplus, . . .	689 14
Unpaid premiums, . . .	13 56	Forfeited share account, .	100 60
Unpaid fines, . . .	56 46		
Cash in hands of treasurer, .	14,172 39		
	\$99,641 64		\$99,641 64

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$32,092 00	For real estate loans, . . .	\$32,150 00
interest, . . .	5,637 29	share loans, . . .	2,800 00
premiums, . . .	303 49	dues capital (withdrawn),	8,232 00
fines, . . .	284 61	dues capital (forfeited),	122 00
transfer fees, . . .	4 00	dues capital (retired), .	7,200 00
real estate loans repaid,	12,850 00	profits capital (with-	
share loans repaid, . . .	4,625 00	drawn, . . .	668 22
withdrawal profits, . . .	168 93	profits capital (forfeited),	13 58
forfeiture profits, . . .	3 44	profits capital (retired),	943 50
forfeited shares, . . .	127 10	temporary expenses, .	387 92
unpaid interest, . . .	536 63	permanent expenses, .	28 00
city bonds and income,	5,275 00	forfeited shares, . . .	678 70
mortgage foreclosures, .	3,627 65	interest, . . .	569 18
		mortgage foreclosures, .	3,627 65
		unpaid interest, premi-	
		ums and fines, . . .	742 19
Cash on hand Oct. 31, 1893, .	6,800 19	Cash on hand Oct. 31, 1894,	14,172 39
	\$72,335 33		\$72,335 33

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
May, 1890, .	1	\$62 02	806	\$49,988 12	Dues capital, as per gen- eral ledger, . . .	\$88,137 00
Nov., 1890, .	2	54 29	224	12,160 96	Profits capital, as per general ledger, . . .	10,452 00
May, 1891, .	3	46 78	181	8,467 18	Unpaid dues, . . .	715 00
Nov., 1891, .	4	39 49	172	6,792 28		
May, 1892, .	5	32 41	245	7,940 45		
Nov., 1892, .	6	25 54	71	1,813 34		
May, 1893, .	7	18 87	303	5,717 61		
Nov., 1893, .	8	12 39	244	3,023 16		
May, 1894, .	9	6 10	549	3,348 90		
Dues paid in advance, . . .				52 00		
Total,				\$99,304 00	Total,	\$99,304 00

Number of shares issued during the year,	846	
Number of shares now in force,	2,795	
Number of shares now borrowed upon,	502	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	384	
Number of shares forfeited during the year,	12	
Number of shares retired during the year,	150	
Highest premium received during the year,		\$0 40
Lowest premium received during the year,		05
Number of members withdrawn during the year,	85	
Present number of members,	469	
Present number of borrowers,	69	
Present number of non-borrowers,	400	
Number of loans secured by first mortgage of real estate,	67	
Number of loans on shares,	21	
Largest loan to any one member,		5,000 00
Smallest loan to any one member,		10 00
Amount of expenses of the corporation for the year ending Oct. 31, 1894,		455 63
Date of examination by commissioner: May 10.		

MECHANICS' CO-OPERATIVE BANK—TAUNTON.

Incorporated Sept. 14, 1877. Commenced business Sept. 17, 1877.

WILLIAM H. LEWIS, President.

EDW. S. HERSEY, Secretary.

EDWIN H. KNOWLES, Treasurer.

Names of security committee:

CYRUS SAVAGE,

JAMES P. WILLIAMS,

J. J. GREEN, Jr.

Regular meetings on the first Monday after the fifteenth of each month.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$411,245 00	Dues capital, . . .	\$364,092 00
Loans on shares, . . .	16,640 00	Profits capital (all series), . .	59,200 67
Temporary expense account, .	364 97	Interest, . . .	8,087 42
Real estate by foreclosure, .	4,343 53	Premiums, . . .	432 51
Unpaid interest, . . .	4,409 19	Fines, . . .	368 12
Unpaid premiums, . . .	237 10	Guaranty fund, . . .	1,604 13
Unpaid fines, . . .	1,197 12	Surplus, . . .	607 00
Unpaid dues, . . .	4,455 00	Forfeited share account, . .	15 96
Cash in hands of treasurer, .	3,933 70	Advance payments, . . .	1,818 62
		Matured shares, . . .	10,598 75
	\$446,825 61		\$446,825 61

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$95,289 00	For real estate loans, . . .	\$86,350 00
interest, . . .	20,331 21	share loans, . . .	25,500 00
premiums, . . .	1,052 37	dues capital (withdrawn), . .	89,982 00
fines, . . .	30 26	dues capital (forfeited), . .	510 00
real estate loans repaid, . .	92,290 00	dues capital (retired), . .	3,833 00
share loans repaid, . . .	26,365 00	dues capital (matured), . .	12,259 00
forfeited shares, . . .	574 70	profits capital (with-	
unpaid loans, . . .	1,600 00	drawn), . . .	16,188 45
advance payments, . . .	15,164 80	profits capital (forfeited), .	64 70
rent, expense account, . .	146 30	profits capital (retired), . .	1,086 28
real estate by fore-		profits capital (matured), . .	5,177 13
closure, . . .	1,397 00	temporary expenses, . . .	1,505 97
matured share account, . .	18,379 22	unpaid loans, . . .	3,190 00
suspense account, . . .	16,545 57	forfeited shares, . . .	574 70
		advance payments, . . .	15,633 97
		real estate by foreclosure, .	1,307 25
		matured share account, . .	20,904 19
		guaranty fund, . . .	300 00
		interest paid on matured	
		shares, . . .	1,009 00
		interest paid on retired	
		shares, . . .	96 72
Cash on hand Oct. 31, 1893, .	249 49	Cash on hand Oct. 31, 1894, .	3,933 70
	\$289,414 92		\$289,414 92

Reconciliation of Share Account with Dues and Profits Capital.

Total,	\$423,292 67	Total,	\$423,292 67
Number of shares issued during the year,	1,200		
Number of shares now in force,	8,046		
Number of shares now borrowed upon,	2,546		
Largest number of shares held by any one member,	25		
Number of shares withdrawn during the year,	1,987		
Number of shares forfeited during the year,	10		
Number of shares retired during the year,	38		
Number of shares matured during the year,	89		
Highest per centum of interest received during the year: $6\frac{1}{6}$.			
Lowest per centum of interest received during the year: $6\frac{1}{6}$.			
Number of members withdrawn during the year,	222		
Present number of members,	1,096		
Present number of borrowers,	377		
Present number of non-borrowers,	719		
Number of loans secured by first mortgage of real estate,	313		
Number of loans on shares,	67		
Largest loan to any one member,	\$5,000 00		
Smallest loan to any one member,	50 00		
Amount of expenses of the corporation for the year ending Oct. 31, 1894,	1,339 67		
Date of examination by commissioner: November 1.			

MEDFORD CO-OPERATIVE BANK—MEDFORD.

Incorporated June 21, 1886. Commenced business July 7, 1886.

DANA I. MCINTIRE, *President.*

JAMES S. STURTEVANT, *Secretary.*

JAMES S. STURTEVANT, *Treasurer.*

Names of security committee :

CHARLES P. LAURIAT,

ELI AYERS,

WALTER F. CUSHING,

JOSEPH E. OBER,

LEWIS H. LOVERING.

Regular meetings the first Wednesday of each month.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$196,200 00	Dues capital, . . .	\$190,988 00
Loans on shares, . . .	14,200 00	Profits capital (all series), . .	35,188 63
Permanent expense account, . .	600 00	Guaranty fund, . . .	916 91
Unpaid interest, . . .	579 50	Surplus, . . .	1,440 71
Unpaid premiums, . . .	55 10	Forfeited share account, . .	2 16
Unpaid fines, . . .	77 38		
Cash in hands of treasurer, . .	16,824 43		
	\$228,536 41		\$228,536 41

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$57,875 00	For real estate loans, . . .	\$56,900 00
interest, . . .	12,481 91	share loans, . . .	12,550 00
premiums, . . .	1,253 56	dues capital (withdrawn), . .	24,582 00
fines, . . .	317 49	dues capital (forfeited), . .	238 00
transfer fees, . . .	4 50	dues capital (retired), . .	13,815 00
real estate loans repaid, . .	42,450 00	profits capital (with-	
share loans repaid, . .	15,600 00	drawn), . . .	3,402 84
withdrawal profits, . .	776 01	profits capital (forfeited), . .	31 20
forfeiture profits, . .	15 52	profits capital (retired), . .	3,256 47
forfeited shares, . .	8 96	temporary expenses, . .	1,090 57
		permanent expenses, . .	614 43
		forfeited shares, . .	8 96
Cash on hand Oct. 31, 1893, .	2,530 95	Cash on hand Oct. 31, 1894, .	16,824 43
	\$133,313 90		\$133,313 90

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
July, 1886, .	1	\$132 34	170	\$22,497 80	Dues capital as per gen- eral ledger, . . .	\$190,988 00
Nov., 1886, .	2	125 49	157	19,701 93	Profits capital as per general ledger, . . .	35,188 63
May, 1887, .	3	115 79	140	16,210 60	Unpaid dues, . . .	916 00
Nov., 1887, .	4	106 16	144	15,287 04		
May, 1888, .	5	96 99	107	10,377 93		
Nov., 1888, .	6	88 02	121	10,650 42		
May, 1889, .	7	79 33	180	14,279 40		
Nov., 1889, .	8	70 90	210	14,889 00		
May, 1890, .	9	62 73	322	20,199 06		
Nov., 1890, .	10	54 82	254	13,924 28		
May, 1891, .	11	47 14	340	16,027 60		
Nov., 1891, .	12	39 72	300	11,916 00		
May, 1892, .	13	32 55	350	11,392 50		
Nov., 1892, .	14	25 61	387	9,911 07		
May, 1893, .	15	18 90	430	8,127 00		
Nov., 1893, .	16	12 40	521	6,460 40		
May, 1894, .	17	6 10	826	5,038 60		
Dues paid in advance, . . .				202 00		
Total,				\$227,092 63	Total,	\$227,092 63

Number of shares issued during the year,	1,449	
Number of shares now in force,	4,969	
Number of shares now borrowed upon,	1,375	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	803	
Number of shares forfeited during the year,	20	
Number of shares retired during the year,	171	
Highest premium received during the year,		\$0 25
Lowest premium received during the year,		06
Number of members withdrawn during the year,	107	
Present number of members,	538	
Present number of borrowers,	128	
Present number of non-borrowers,	410	
Number of loans secured by first mortgage of real estate,	120	
Number of loans on shares,	49	
Largest loan to any one member,		5,000 00
Smallest loan to any one member,		50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1894,		1,240 00
Date of examination by commissioner: November 2.		

MELROSE CO-OPERATIVE BANK—MELROSE.

Incorporated April 4, 1890. Commenced business April 20, 1890.

LEVI S. GOULD, *President.* E. K. BORDMAN, *Secretary.*
CHAS. W. COOK, *Treasurer.*

Names of security committee:
CHAS. W. COOK, S. E. BENSON,
CHAS. E. TODD.

Regular meetings the first Friday of each month.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$17,600 00	Dues capital, . . .	\$19,527 00
Loans on shares, . . .	630 00	Profits capital (all series), .	2,195 21
Permanent expense account, .	97 16	Interest, . . .	83 33
Unpaid interest, . . .	374 20	Premiums, . . .	17 45
Unpaid premiums, . . .	80 10	Fines, . . .	40 14
Unpaid fines, . . .	91 13	Withdrawal profits, . . .	11 55
Cash in hands of secretary, .	87 14	Guaranty fund, . . .	52 94
Cash in hands of treasurer, .	3,046 92	Surplus, . . .	79 03
	\$22,006 65		\$22,006 65

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$9,260 00	For real estate loans, . . .	\$3,800 00
interest, . . .	1,025 18	share loans, . . .	952 00
premiums, . . .	144 40	dues capital (withdrawn), .	9,417 00
fines, . . .	185 41	dues capital (forfeited), .	787 00
real estate loans repaid, .	7,700 00	profits capital (with-	
share loans repaid, .	2,157 00	drawn), . . .	937 89
withdrawal profits, .	205 09	profits capital (forfeited), .	92 19
forfeiture profits, .	13 86	temporary expenses, .	534 35
forfeited shares, .	334 50	forfeited shares, .	334 50
real estate, . . .	1,000 00	withdrawal share ac-	
		count, . . .	2,812 46
Cash on hand Oct. 31, 1893, .	791 01	real estate, . . .	15 00
	\$22,816 45	Cash on hand Oct. 31, 1894, .	3,134 06
			\$22,816 45

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
April, 1890, .	1	\$64 15	89	\$5,709 35	Dues capital, as per gen- eral ledger, . . .	\$19,527 00
July, 1890, .	2	60 10	16	961 60	Profits capital, as per general ledger, . . .	2,195 21
Oct., 1890, .	3	56 12	48	2,693 76	Unpaid dues, . . .	666 00
Jan., 1891, .	4	52 22	42	2,193 24		
April, 1891, .	5	48 37	19	919 03		
July, 1891, .	6	44 59	6	267 54		
Oct., 1891, .	7	40 88	9	367 92		
Jan., 1892, .	8	37 24	21	782 04		
April, 1892, .	9	33 65	22	740 30		
July, 1892, .	10	30 13	47	1,416 11		
Oct., 1892, .	11	26 66	15	399 90		
Jan., 1893, .	12	23 27	58	1,349 66		
April, 1893, .	13	19 92	77	1,533 84		
July, 1893, .	14	16 63	95	1,579 85		
Oct., 1893, .	15	13 39	28	374 92		
Jan., 1894, .	16	10 23	49	501 27		
April, 1894, .	17	7 10	42	298 20		
July, 1894, .	18	4 03	56	225 68		
Oct., 1894, .	19	1 00	34	34 00		
Dues paid in advance, . . .				40 00		
Total,				\$22,388 21	Total,	\$22,388 21

Number of shares issued during the year,	203	
Number of shares now in force,	773	
Number of shares now borrowed upon,	110	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	385	
Number of shares forfeited during the year,	61	
Highest premium received during the year,		\$0 30
Lowest premium received during the year,		05
Number of members withdrawn during the year,	50	
Present number of members,	111	
Present number of borrowers,	17	
Present number of non-borrowers,	94	
Number of loans secured by first mortgage of real estate,	12	
Number of loans on shares,	6	
Largest loan to any one member,		3,200 00
Smallest loan to any one member,		60 00
Amount of expenses of the corporation for the year ending Oct. 31, 1894,		534 35
Date of examination by commissioner: March 26.		

MERCHANTS' CO-OPERATIVE BANK—BOSTON.

Incorporated Dec. 21, 1881. Commenced business February, 1882.

A. J. MERCER, *President.* A. E. DUFFILL, *Secretary.*
A. E. DUFFILL, *Treasurer.*

Names of security committee :

GEO. T. BOSSON, A. S. PARSONS,
C. E. FOLSOM, E. C. SCATES.

Regular meetings the second Monday of each month.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$721,891 00	Dues capital,	\$685,309 00
Loans on shares,	24,350 00	Profits capital (all series), . .	106,667 85
Temporary expense account, .	1,381 83	Interest,	15,878 74
Real estate by foreclosure, .	2,134 04	Premiums,	1,237 72
Profit and loss account, . . .	371 45	Fines,	509 33
Personal account,	2 00	Transfer fees,	7 50
Cash in hands of treasurer, .	66,783 68	Withdrawal profits,	1,089 89
		Guaranty fund,	3,827 97
		Surplus,	2,111 33
		Forfeited share account, . . .	112 78
		Suspense,	161 89
	\$816,914 00		\$816,914 00

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	\$236,595 00	For real estate loans,	\$190,233 00
interest,	47,878 80	share loans,	24,860 00
premiums,	4,695 03	dues capital (withdrawn), . . .	88,493 00
finer,	2,904 72	dues capital (forfeited), . . .	4,830 00
transfer fees,	22 00	dues capital (retired),	60,066 00
real estate loans repaid, . . .	149,529 00	dues capital (matured),	18,381 00
share loans repaid,	30,460 00	profits capital (with-	
withdrawal profits,	2,188 71	drawn),	13,638 86
forfeiture profits,	201 91	profits capital (forfeited), . .	1,024 92
forfeited shares,	5,489 92	profits capital (retired), . . .	14,899 59
expense refunded,	38 00	profits capital (matured), . . .	9,173 47
real estate account,	7 00	temporary expenses,	3,510 00
real estate by fore-		real estate by foreclosure, . .	22,600 62
closure,	22,525 01	forfeited shares,	5,493 32
suspense,	190 64	matured shares,	2,000 00
rent,	10 00	interest paid on retired	
		shares,	1,242 99
		interest paid on matured	
		shares,	167 23
		interest returned,	30 80
		real estate account,	15 00
		sundries,	241 43
Cash on hand Oct. 31, 1893, .	24,949 17	Cash on hand Oct. 31, 1894, .	66,783 68
	\$527,684 91		\$527,684 91

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Dec., 1883, .	5	\$190 80	14	\$2,671 20	Dues capital, as per gen- eral ledger, . . .	\$685,309 00
June, 1884, .	6	178 58	102	18,215 16	Profits capital, as per general ledger, . . .	106,667 85
Dec., 1884, .	7	166 75	77	12,839 75	Unpaid dues, . . .	7,090 00
June, 1885, .	8	155 30	108	16,772 40		
Dec., 1885, .	9	144 25	113	16,300 25		
June, 1886, .	10	133 85	183	24,445 14		
Dec., 1886, .	11	123 28	195	24,039 60		
June, 1887, .	12	113 32	215	24,363 80		
Dec., 1887, .	13	103 70	385	39,924 50		
June, 1888, .	14	94 42	481	45,416 02		
Dec., 1888, .	15	85 46	739	63,154 94		
June, 1889, .	16	76 82	678	52,083 96		
Dec., 1889, .	17	68 48	803	54,989 44		
June, 1890, .	18	60 42	820	49,544 40		
Dec., 1890, .	19	52 63	1,249	65,734 87		
June, 1891, .	20	45 10	1,306	58,900 60		
Dec., 1891, .	21	37 83	1,353	51,183 99		
June, 1892, .	22	30 80	1,728	53,222 40		
Dec., 1892, .	23	24 01	1,977	47,467 77		
June, 1893, .	24	17 45	1,770	30,886 50		
Dec., 1893, .	25	11 12	2,843	31,614 16		
June, 1894, .	26	5 00	2,873	14,365 00		
Dues paid in advance, . . .				931 00		
Total,				\$799,066 85	Total,	\$799,066 85

Number of shares issued during the year,	6,432	
Number of shares now in force,	20,012	
Number of shares now borrowed upon,	4,642	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	3,466	
Number of shares forfeited during the year,	116	
Number of shares retired during the year,	780	
Number of shares matured during the year,	138	
Highest premium received during the year,		\$0 35
Lowest premium received during the year,		05
Number of members withdrawn during the year,	347	
Present number of members,	2,130	
Present number of borrowers,	423	
Present number of non-borrowers,	1,707	
Number of loans secured by first mortgage of real estate,	342	
Number of loans on shares,	81	
Largest loan to any one member,		5,000 00
Smallest loan to any one member,		50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1894,		3,472 00
Date of examination by commissioner: November 16.		

MERRIMAC CO-OPERATIVE BANK — LAWRENCE.

Incorporated April 2, 1892. Commenced business April 28, 1892.

JOHN BREEN, *President.* C. J. CORCORAN, *Secretary.*
C. A. MCCARTHY, *Treasurer.*

Names of security committee:
D. J. O'MAHONEY, JOHN TOBIN,
DANIEL GALLAGHER.

Regular meetings the first Friday of each month.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$12,550 00	Dues capital,	\$13,545 00
Loans on shares,	1,575 00	Profits capital (all series), .	928 99
Permanent expense account, .	177 50	Guaranty fund,	35 58
Unpaid interest,	215 38	Surplus,	262 82
Unpaid premiums,	11 20		
Unpaid fines,	58 14		
Cash in hands of treasurer, .	185 17		
	\$14,772 39		\$14,772 39

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	\$7,227 00	For real estate loans,	\$4,150 00
interest,	591 25	share loans,	1,090 00
premiums,	31 65	dues capital (withdrawn), . .	2,798 00
fines,	113 69	dues capital (forfeited), . .	149 00
transfer fees,	25	profits capital (with-	
share loans repaid,	595 00	drawn),	141 02
withdrawal profits,	35 75	profits capital (forfeited), .	6 90
forfeiture profits,	1 81	permanent expenses,	59 55
forfeited shares,	121 53	forfeited shares,	184 29
Cash on hand Oct. 31, 1893, .	46 00	Cash on hand Oct. 31, 1894,	185 17
	\$8,763 93		\$8,763 93

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
May, 1892, .	1	\$32 24	350	\$11,284 00	Dues capital, as per gen- eral ledger, . . .	\$13,545 00
Nov., 1892, .	2	25 45	37	941 65	Profits capital as per general ledger, . . .	928 99
May, 1893, .	3	18 83	77	1,449 91	Unpaid dues, . . .	577 00
Nov., 1893, .	4	12 37	39	582 43		
May, 1894, .	5	6 10	130	793 00		
Total,				\$15,050 99	Total,	\$15,050 99

Number of shares issued during the year,	183	
Number of shares now in force,	633	
Number of shares now borrowed upon,	76	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	168	
Number of shares forfeited during the year,	18	
Highest premium received during the year,		\$ 05
Lowest premium received during the year,		05
Number of members withdrawn during the year,	20	
Present number of members,	87	
Present number of borrowers,	24	
Present number of non-borrowers,	63	
Number of loans secured by first mortgage of real estate,	14	
Number of loans on shares,	13	
Largest loan to any one member,		2,500 00
Smallest loan to any one member,		15 00
Amount of expenses of the corporation for the year ending Oct. 31, 1894,		59 55
Date of examination by commissioner : October 29.		

MIDDLEBOROUGH CO-OPERATIVE BANK—MIDDLEBOROUGH.

Incorporated May 1, 1889. Commenced business May 21, 1889.

SAMUEL S. BOURNE, *President.*

JOSEPH E. BEALS, *Secretary.*

JOSEPH E. BEALS, *Treasurer.*

Names of security committee :

WARREN H. SOUTHWORTH, SAMUEL S. BOURNE,
HENRY W. SEARS.

Regular meetings the third Tuesday of each month.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$90,050 00	Dues capital,	\$83,301 00
Loans on shares,	2,475 00	Profits capital (all series), .	11,502 77
Permanent expense account, .	110 00	Interest,	30 00
Unpaid interest,	132 25	Premiums,	1 50
Unpaid premiums,	7 25	Guaranty fund,	175 00
Unpaid fines,	20 20	Surplus,	618 36
Cash in hands of treasurer, .	2,833 93		
	\$95,628 63		\$95,628 63

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	\$25,658 00	For real estate loans, . . .	\$23,273 00
interest,	5,246 57	share loans,	3,750 00
premiums,	290 95	dues capital (withdrawn), .	13,989 00
fines,	95 83	profits capital (with-	
transfer fees,	6 00	drawn),	1,907 49
real estate loans repaid, .	11,000 00	temporary expenses, .	362 93
share loans repaid,	3,525 00		
withdrawal profits,	119 39	Cash on hand Oct. 31, 1894, .	2,833 93
Cash on hand Oct. 31, 1893, .	174 61		
	\$46,116 35		\$46,116 35

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
May, 1889, .	1	\$78 10	478	\$37,331 80	Dues capital, as per gen- eral ledger, . . .	\$83,301 00
Nov., 1889, .	2	69 91	120	8,389 20	Profits capital, as per general ledger, . . .	11,502 77
May, 1890, .	3	61 95	133	8,239 35	Unpaid dues, . . .	428 00
Nov., 1890, .	4	54 23	215	11,659 45		
May, 1891, .	5	46 75	163	7,620 25		
Nov., 1891, .	6	39 47	114	4,499 58		
May, 1892, .	7	32 39	214	6,931 46		
Nov., 1892, .	8	25 53	148	3,778 44		
May, 1893, .	9	18 86	172	3,243 92		
Nov., 1893, .	10	12 38	129	1,597 02		
May, 1894, .	11	6 10	283	1,726 30		
Dues paid in advance, . . .				215 00		
Total,				\$95,231 77	Total,	\$95,231 77

Number of shares issued during the year,	422	
Number of shares now in force,	2,169	
Number of shares now borrowed upon,	550	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	331	
Highest premium received during the year,		\$0 15
Lowest premium received during the year,		05
Number of members withdrawn during the year,	66	
Present number of members,	436	
Present number of borrowers,	83	
Present number of non-borrowers,	353	
Number of loans secured by first mortgage of real estate,	97	
Number of loans on shares,	19	
Largest loan to any one member,		3,600 00
Smallest loan to any one member,		50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1894,		392 93
Date of examination by commissioner: May 21.		

MIDDLESEX CO-OPERATIVE BANK—LOWELL.

Incorporated Nov. 2, 1892. Commenced business Nov. 3, 1892.

JESSIE H. SHEPARD, *President.* WILLIAM D. BROWN, *Secretary.*
WILLIAM D. BROWN, *Treasurer.*

Names of security committee:
GEO. W. CHASE, JOHN M. KINGSBURY,
WM. M. SHERWELL.

Regular meetings the last Friday of each month.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$17,650 00	Dues capital, . . .	\$20,498 00
Loans on shares, . . .	1,150 00	Profits capital (all series, . . .	1,156 07
Permanent expense account, . . .	179 23	Guaranty fund, . . .	13 33
Unpaid interest, . . .	14 75	Surplus, . . .	19 90
Unpaid premiums, . . .	1 00		
Unpaid fines, . . .	8 36		
Cash in hands of treasurer, . . .	2,683 96		
	\$21,687 30		\$21,687 30

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$15,149 00	For real estate loans, . . .	\$11,175 00
interest, . . .	964 33	share loans, . . .	1,460 00
premiums, . . .	90 40	dues capital (withdrawn), . . .	4,612 00
fines, . . .	63 56	profits capital (with-	
transfer fees, . . .	1 25	drawn), . . .	167 81
real estate loans repaid, . . .	2,400 00	temporary expenses, . . .	130 15
share loans repaid, . . .	460 00		
withdrawal profits, . . .	41 86		
Cash on hand Oct. 31, 1893, . . .	1,058 52	Cash on hand Oct. 31, 1894, . . .	2,683 96
	\$20,228 92		\$20,228 92

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Nov., 1892, .	1	\$25 66	504	\$12,932 64	Dues capital as per gen- eral ledger, . . .	\$20,498 00
May, 1893, .	2	18 92	202	3,821 84	Profits capital as per general ledger, . . .	1,156 07
Nov., 1893, .	3	12 42	212	2,633 04	Unpaid dues, . . .	208 00
May, 1894, .	4	6 11	405	2,474 55		
Total,				\$21,862 07		\$21,862 07

Number of shares issued during the year, 744
Number of shares now in force, 1,323
Number of shares now borrowed upon, 166
Largest number of shares held by any one member, 25
Number of shares withdrawn during the year, 429
Highest per centum of interest received during the year: 8 ¹/₁₀.
Lowest per centum of interest received during the year: 6 ²/₁₀.
Number of members withdrawn during the year, 53
Present number of members, 173
Present number of borrowers, 22
Present number of non-borrowers, 151
Number of loans secured by first mortgage of real estate, 14
Number of loans on shares, 8
Largest loan to any one member, \$3,000 00
Smallest loan to any one member, 50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1894, 142 15
Date of examination by commissioner: July 24.

MILFORD CO-OPERATIVE BANK—MILFORD.

Incorporated March 31, 1887. Commenced business April 1, 1887.

R. C. ELDRIDGE, *President.* W. S. V. COOKE, *Secretary.*
W. S. V. COOKE, *Treasurer.*

Names of security committee:

P. P. FIELD, W. B. HALE,
L. E. HEATH, C. R. SCOTT.

Regular meetings the first Monday of each month.

BALANCE SHEET OCT. 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$168,190 00	Dues capital, . . .	\$149,203 00
Loans on shares, . . .	6,245 00	Profits capital (all series), . .	24,628 03
Permanent expense account, . .	125 00	Interest, . . .	921 38
Unpaid interest, . . .	1,224 43	Fines, . . .	23 52
Unpaid fines, . . .	90 53	Transfer fees, . . .	1 00
Insurance, . . .	11 96	Withdrawal profits, . . .	22 82
Cash in hands of treasurer, . .	956 52	Guaranty fund, . . .	550 00
		Surplus, . . .	1,446 36
		Forfeited share account, . .	47 33
	\$176,843 44		\$176,843 44

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$45,912 00	For real estate loans, . . .	\$30,115 00
interest, . . .	10,646 24	share loans, . . .	4,416 00
fines, . . .	279 64	dues capital (with-	
transfer fees, . . .	5 00	drawn), . . .	25,161 00
real estate loans repaid, . .	28,165 00	dues capital (forfeited), . .	740 00
share loans repaid, . .	6,175 00	dues capital (retired), . .	21,491 00
withdrawal profits, . .	378 08	profits capital (with-	
forfeiture profits, . .	14 05	drawn), . . .	3,444 51
forfeited shares, . .	47 33	profits capital (forfeited), . .	115 75
town note repaid, . .	6,500 00	profits capital (retired), . .	5,317 82
		temporary expenses, . .	693 43
		forfeited shares, . .	3 15
		insurance, . . .	11 96
		town note, . . .	6,500 00
		profit and loss to dues	
		capital, . . .	10 00
Cash on hand Oct. 31, 1893, . .	852 80	Cash on hand Oct. 31, 1894, . .	956 52
	\$98,975 14		\$98,975 14

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
April, 1887, .	1	\$114 49	269	\$30,797 81	Dues capital, as per gen- eral ledger, . . .	\$149,203 00
Oct., 1887, .	2	105 26	159	16,736 34	Profits capital, as per general ledger, . . .	24,628 03
April, 1888, .	3	96 30	223	21,474 90	Unpaid dues, . . .	1,687 00
Oct., 1888, .	4	87 60	126	11,037 60		
April, 1889, .	5	79 15	183	14,484 45		
Oct., 1889, .	6	70 95	194	13,764 30		
April, 1890, .	7	62 99	130	8,188 70		
Oct., 1890, .	8	55 26	156	8,620 56		
April, 1891, .	9	47 76	218	10,411 68		
Oct., 1891, .	10	40 47	165	6,677 55		
April, 1892, .	11	33 40	279	9,318 60		
Oct., 1892, .	12	26 53	240	6,367 20		
April, 1893, .	13	19 86	498	9,890 28		
Oct., 1893, .	14	13 39	224	2,999 36		
April, 1894, .	15	7 10	587	4,167 70		
Oct., 1894, .	16	1 00	310	310 00		
Dues paid in advance, . . .				271 00		
Total,				\$175,518 03	Total,	\$175,518 03

Number of shares issued during the year,	962
Number of shares now in force,	3,961
Number of shares now borrowed upon,	1,112
Largest number of shares held by any one member,	23
Number of shares withdrawn during the year,	804
Number of shares forfeited during the year,	20
Number of shares retired during the year,	251
Highest per centum of interest received during the year: 6½.	
Lowest per centum of interest received during the year: 6.	
Number of members withdrawn during the year,	150
Present number of members,	591
Present number of borrowers,	166
Present number of non-borrowers,	425
Number of loans secured by first mortgage of real estate,	176
Number of loans on shares,	44
Largest loan to any one member,	\$5,000 00
Smallest loan to any one member,	50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1894,	768 43
Date of examination by commissioner: May 4.	

MT. WASHINGTON CO-OPERATIVE BANK—SOUTH BOSTON.

Incorporated June 20, 1893. Commenced business June 21, 1893.

THOMAS J. GIBLIN, *President.* CHAS. P. MOONEY, *Secretary.*
CHAS. P. MOONEY, *Treasurer.*

Names of security committee :
CHAS. M. BROMWICH, JOHN H. GIBLIN,
ALFRED F. MACDONALD.

Regular meetings the third Wednesday of each month.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$8,550 00	Dues capital, . . .	\$11,131 00
Loans on shares, . . .	105 00	Profits capital (all series), . .	203 13
Permanent expense account, . .	142 22	Interest, . . .	205 40
Temporary expense account, . .	9 45	Premiums, . . .	5 48
Suspense account, . . .	19 60	Fines, . . .	38 08
Cash in hands of treasurer, . .	2,793 79	Withdrawal profits, . . .	6 80
		Forfeiture profits, . . .	90
		Guaranty fund, . . .	2 86
		Surplus, . . .	26 41
	<u>\$11,620 06</u>		<u>\$11,620 06</u>

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$9,469 00	For real estate loans, . . .	\$8,900 00
interest, . . .	414 77	share loans, . . .	155 00
premiums, . . .	11 72	dues capital (withdrawn), . .	1,897 00
finer, . . .	72 58	dues capital (forfeited), . .	10 00
real estate loans repaid, . .	350 00	profits capital (with-	
share loans repaid, . .	50 00	drawn), . . .	44 37
withdrawal profits, . .	10 34	profits capital (forfeited), . .	90
forfeiture profits, . .	90	temporary expenses, . .	23 95
forfeited shares, . .	5 80	permanent expenses, . .	174 37
surplus, . . .	5 31	forfeited shares, . . .	5 80
permanent expense, . .	16 80	interest paid, . . .	6 26
profit and loss, . .	10 00		
Cash on hand Oct. 31, 1893, . .	3,604 12	Cash on hand Oct. 31, 1894, . .	2,793 79
	<u>\$14,011 44</u>		<u>\$14,011 44</u>

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
June, 1893, .	1	\$17 36	495	\$8,593 20	Dues capital, as per gen- eral ledger, . . .	\$11,131 00
Dec., 1893, .	2	11 09	219	2,428 71	Profits capital, as per general ledger, . . .	203 13
June, 1894, .	3	5 00	153	765 00	Unpaid dues, . . .	458 00
Suspense profits,				5 22		
Total,				\$11,792 13		\$11,792 13

Number of shares issued during the year,	394
Number of shares now in force,	867
Number of shares now borrowed upon,	65
Largest number of shares held by any one member,	25
Number of shares withdrawn during the year,	264
Number of shares forfeited during the year,	10
Highest per centum of interest received during the year: 6½.	
Lowest per centum of interest received during the year: 6.	
Number of members withdrawn during the year,	45
Present number of members,	107
Present number of borrowers,	7
Present number of non-borrowers,	100
Number of loans secured by first mortgage of real estate,	4
Number of loans on shares,	3
Largest loan to any one member,	\$3,500 00
Smallest loan to any one member,	35 00
Amount of expenses of the corporation for the year ending Oct. 31, 1894, .	39 30
Date of examination by commissioner: October 15.	

NEEDHAM CO-OPERATIVE BANK—NEEDHAM.

Incorporated April 21, 1892. Commenced business May 9, 1892.

ALBERT E. MILLER, *President.* W. G. MOSELEY, *Secretary.*
W. G. MOSELEY, *Treasurer.*

Names of security committee:

E. G. POND, R. G. ROPER,
WM. CARTER, F. G. TUTTLE,
JOHN MOSELEY.

Regular meetings the first Monday after the first Friday.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$9,850 00	Dues capital,	\$10,627 00
Loans on shares,	1,210 00	Profits capital (all series), .	749 98
Permanent expense account, .	115 00	Guaranty fund,	15 14
Cash in hands of treasurer, .	256 83	Surplus,	39 71
	\$11,431 83		\$11,431 83

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	\$5,764 00	For real estate loans, . . .	\$4,416 67
interest,	579 53	share loans,	1,310 00
premiums,	35 35	dues capital (withdrawn), .	2,285 00
fines,	31 30	profits capital (with-	
transfer fees,	25	drawn,)	87 41
real estate loans repaid, .	1,000 00	temporary expenses, .	95 00
share loans repaid, . . .	315 00	permanent expenses, .	3 50
withdrawal profits, . . .	49 58		
Cash on hand Oct. 31, 1893, .	679 40	Cash on hand Oct. 31, 1894, .	256 83
	\$8,454 41		\$8,454 41

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
May, 1892, .	1	\$32 37	243	\$7,865 91	Dues capital, as per gen- eral ledger, . . .	\$10,627 00
Nov., 1892, .	2	25 50	76	1,938 00	Profits capital, as per general ledger, . . .	749 98
May, 1893, .	3	18 85	55	1,036 75	Unpaid dues, . . .	75 00
Nov., 1893, .	4	12 38	19	235 22		
May, 1894, .	5	6 10	61	372 10		
Dues paid in advance, . . .				4 00		
Total,				\$11,451 98	Total,	\$11,451 98

Number of shares issued during the year,	90
Number of shares now in force,	454
Number of shares now borrowed upon,	133
Largest number of shares held by any one member,	15
Number of shares withdrawn during the year,	151
Highest per centum of interest received during the year: 6 $\frac{3}{4}$.	
Lowest per centum of interest received during the year: 6 $\frac{2}{10}$.	
Number of members withdrawn during the year,	32
Present number of members,	85
Present number of borrowers,	17
Present number of non-borrowers,	68
Number of loans secured by first mortgage of real estate,	13
Number of loans on shares,	10
Largest loan to any one member,	\$2,000 00
Smallest loan to any one member,	30 00
Amount of expenses of the corporation for the year ending Oct. 31, 1894,	118 50
Date of examination by commissioner: June 28.	

NEW BEDFORD CO-OPERATIVE BANK—NEW BEDFORD.

Incorporated July 11, 1881. Commenced business Aug. 19, 1881.

GEORGE R. STETSON, *President.* GIDEON B. WRIGHT, *Secretary.*
CHARLES R. PRICE, *Treasurer.*

Names of security committee:
SAMUEL S. PAINE, BENJ. F. BROWNELL,
JASPER W. BRALBY.

Regular meetings the third Friday of each month.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$290,526 19	Dues capital, . . .	\$257,583 00
Loans on shares, . . .	16,223 00	Profits capital (all series), .	54,579 81
Permanent expense account, .	54 45	Guaranty fund, . . .	2,999 09
Unpaid interest, . . .	1,156 68	Surplus, . . .	2,493 02
Unpaid fines, . . .	119 06	Forfeited share account, .	121 16
Unpaid dues, . . .	1,886 00	Personal accounts, . . .	1,763 27
Personal accounts, . . .	533 10		
Cash in hands of treasurer, .	9,040 87		
	\$319,539 35		\$319,539 35

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$66,680 00	For real estate loans, . . .	\$64,124 78
interest, . . .	19,345 48	share loans, . . .	15,000 00
fines, . . .	448 68	dues capital (withdrawn), .	40,718 00
transfer fees, . . .	2 75	dues capital (retired), .	16,740 00
real estate loans repaid, .	63,988 62	dues capital (matured), .	9,138 00
share loans repaid, . . .	14,722 00	profits capital (with-	
withdrawal profits, . . .	646 85	drawn), . . .	7,585 21
profit and loss, . . .	47 59	profits capital (retired), .	7,338 72
personal accounts, . . .	3,137 74	profits capital (matured), .	4,013 61
		temporary expenses, . . .	1,892 63
		permanent expenses, . . .	41 00
		interest on matured	
		shares, . . .	236 77
		interest on retired shares, .	259 16
		personal accounts, . . .	1,272 18
Cash on hand Oct. 31, 1893, .	8,381 22	Cash on hand Oct. 31, 1894, .	9,040 87
	\$177,400 93		\$177,400 93

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.			
Aug., 1883, .	5	\$195 15	24	\$4,683 60	Dues capital, as per gen- eral ledger,	\$257,583 00	
Feb., 1884, .	6	183 16	56	10,256 96			
Aug., 1884, .	7	171 59	71	12,182 89	Profits capital, as per general ledger,	54,579 81	
Feb., 1885, .	8	160 41	78	12,511 98			
May, 1885, .	9	154 95	44	6,817 80			
Nov., 1885, .	10	144 24	88	12,693 12			
May, 1886, .	11	133 95	174	23,307 30			
Nov., 1886, .	12	123 92	141	17,472 72			
May, 1887, .	13	114 22	175	19,988 50			
Nov., 1887, .	14	104 82	132	13,836 24			
May, 1888, .	15	95 72	273	26,131 56			
Nov., 1888, .	16	86 90	228	19,813 20			
May, 1889, .	17	78 36	229	17,944 44			
Nov., 1889, .	18	70 09	211	14,788 99			
May, 1890, .	19	62 06	291	18,059 46			
Nov., 1890, .	20	54 30	233	12,651 90			
May, 1891, .	21	46 79	299	13,990 21			
Nov., 1891, .	22	39 49	339	13,387 11			
May, 1892, .	23	32 41	371	12,024 11			
Nov., 1892, .	24	25 54	374	9,551 96			
May, 1893, .	25	18 86	484	9,128 24			
Nov., 1893, .	26	12 39	618	7,657 02			
May, 1894, .	27	6 10	435	2,653 50			
Dues paid in advance,				630 00			
Total,				\$312,162 81	Total,	\$312,162 81	

Number of shares issued during the year,	1,245	
Number of shares now in force,	5,368	
Number of shares now borrowed upon,	2,074	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	1,041	
Number of shares retired during the year,	123	
Number of shares matured during the year,	66	
Highest premium received during the year,		\$0 28
Lowest premium received during the year,		01
Number of members withdrawn during the year,	140	
Present number of members,	735	
Present number of borrowers,	250	
Present number of non-borrowers,	485	
Number of loans secured by first mortgage of real estate,	185	
Number of loans on shares,	65	
Largest loan to any one member,		5,000 00
Smallest loan to any one member,		10 00
Amount of expenses of the corporation for the year ending Oct. 31, 1894,		1,959 18
Date of examination by commissioner: October 1.		

NEWBURYPORT CO-OPERATIVE BANK—NEWBURY- PORT.

Incorporated March 15, 1888. Commenced business April 9, 1888.

LUTHER DAME, *President.*

GEORGE E. STICKNEY, *Secretary.*

GEORGE E. STICKNEY, *Treasurer.*

Names of security committee :

CHAS. H. GOODWIN,

LEONARD N. KENT,

W. HERBERT NOYES.

Regular meetings the second Monday of each month.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$118,160 00	Dues capital,	\$114,513 00
Loans on shares,	3,820 00	Profits capital (all series), . .	15,711 14
Temporary expense account, . .	66 73	Interest,	593 34
Furniture and fixtures, . . .	200 00	Premiums,	48 05
Cash in hands of treasurer, . .	10,745 56	Fines,	19 82
		Transfer fees,	25
		Withdrawal profits,	56 82
		Guaranty fund,	750 00
		Surplus,	1,299 87
	<hr/>		<hr/>
	\$132,992 29		\$132,992 29

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	\$36,659 00	For real estate loans,	\$26,185 00
interest,	7,235 97	share loans,	2,710 00
premiums,	605 11	dues capital (withdrawn), . . .	18,958 00
finer,	284 12	dues capital (retired), . . .	5,760 00
transfer fees,	1 25	profits capital (with-	
real estate loans repaid, . . .	20,775 00	drawn),	2,074 04
share loans repaid,	1,420 00	profits capital (retired), . . .	1,070 14
withdrawal profits,	494 31	temporary expenses,	928 05
Cash on hand Oct. 31, 1893, . .	956 03	Cash on hand Oct. 31, 1894, . .	10,745 56
	<hr/>		<hr/>
	\$68,430 79		\$68,430 79

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Apr., 1888, .	1	\$95 43	246	\$23,475 78	Dues capital, as per gen- eral ledger, . . .	\$114,513 00
Oct., 1888, .	2	87 04	128	11,141 12	Profits capital, as per general ledger, . . .	15,711 14
Apr., 1889, .	3	78 81	166	13,082 46	Unpaid dues, . . .	897 00
Oct., 1889, .	4	70 76	162	11,463 12		
Apr., 1890, .	5	62 91	217	13,651 47		
Oct., 1890, .	6	55 28	146	8,070 88		
Apr., 1891, .	7	47 79	280	13,381 20		
Oct., 1891, .	8	40 54	291	11,391 74		
Apr., 1892, .	9	33 47	273	9,137 31		
Oct., 1892, .	10	26 60	169	4,495 40		
Apr., 1893, .	11	19 91	337	6,709 67		
Oct., 1893, .	12	13 41	189	2,534 49		
Apr., 1894, .	13	7 10	325	2,307 50		
Oct., 1894, .	14	1 00	243	243 00		
Dues paid in advance, . . .				36 00		
Total,				\$131,121 14	Total,	\$131,121 14

Number of shares issued during the year,	665	
Number of shares now in force,	3,162	
Number of shares now borrowed upon,	734	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	636	
Number of shares retired during the year,	86	
Highest premium received during the year,		\$0 05
Lowest premium received during the year,		05
Number of members withdrawn during the year,	126	
Present number of members,	461	
Present number of borrowers,	116	
Present number of non-borrowers,	345	
Number of loans secured by first mortgage of real estate,	119	
Number of loans on shares,	22	
Largest loan to any one member,		3,200 00
Smallest loan to any one member,		50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1894,		928 05
Date of examination by commissioner: December 17.		

NEWTON CO-OPERATIVE BANK — NEWTON.

Incorporated June 14, 1888. Commenced business Sept. 4, 1888.

FRANCIS A. DEWSON, *President.* J. CHEEVER FULLER, *Secretary.*
J. CHEEVER FULLER, *Treasurer.*

Names of security committee :

J. W. FRENCH, F. J. HALE,
J. F. HECKMAN, T. B. FITZPATRICK,
G. F. SIMPSON.

Regular meetings the first Tuesday of each month.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$272,000 00	Dues capital, . . .	\$245,495 00
Loans on shares, . . .	7,275 00	Profits capital (all series), .	29,094 15
Suspense account, . . .	35 60	Interest, . . .	2,588 50
Cash in hands of secretary, .	674 81	Premiums, . . .	255 25
Cash in hands of treasurer, .	1,199 81	Fines, . . .	44 30
		Withdrawal profits, . . .	261 05
		Guaranty fund, . . .	1,480 54
		Surplus, . . .	1,960 43
		Security committee, . . .	6 00
	\$281,185 22		\$281,185 22

Detailed Statement of Receipts and Disbursements for the Year ending
Oct. 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$95,591 00	For real estate loans, . . .	\$100,700 00
interest, . . .	15,226 40	share loans, . . .	8,525 00
premiums, . . .	1,562 50	dues capital (withdrawn), .	40,588 00
finer, . . .	305 65	dues capital (retired), .	15,286 00
real estate loans repaid, .	48,250 00	profits capital (with-	
share loans repaid, . . .	12,170 00	drawn), . . .	3,559 76
withdrawal profits, . . .	891 21	profits capital (retired), .	2,544 34
security committee, . . .	76 00	temporary expenses, . . .	2,028 54
		permanent expenses, . . .	400 00
		security committee, . . .	80 00
		interest paid on retired	
		shares, . . .	247 30
Cash on hand Oct. 31, 1893, .	1,760 80	Cash on hand Oct. 31, 1894, .	1,874 62
	\$175,833 56		\$175,833 56

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Sept., 1888, .	1	\$88 65	610	\$54,076 50	Dues capital, as per gen- eral ledger, . . .	\$245,495 00
Mar., 1889, .	2	80 20	409	32,801 80	Profits capital, as per general ledger, . . .	29,094 15
Sept., 1889, .	3	71 99	158	11,374 42	Unpaid dues, . . .	1,482 00
Mar., 1890, .	4	64 02	427	27,336 54		
Sept., 1890, .	5	56 29	347	19,532 63		
Mar., 1891, .	6	48 78	546	26,633 88		
Sept., 1891, .	7	41 49	476	19,749 24		
Mar., 1892, .	8	34 41	629	21,643 89		
Sept., 1892, .	9	27 54	610	16,799 40		
Mar., 1893, .	10	20 87	936	19,534 32		
Sept., 1893, .	11	14 39	737	10,605 43		
Mar., 1894, .	12	8 10	1,541	12,482 10		
Sept., 1894, .	13	2 00	1,073	2,146 00		
Dues paid in advance, . . .				1,355 00		
Total,				\$276,071 15	Total,	\$276,071 15

Number of shares issued during the year,	3,064	
Number of shares now in force,	8,499	
Number of shares now borrowed upon,	1,708	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	1,886	
Number of shares retired during the year,	235	
Highest premium received during the year,		\$0 15
Lowest premium received during the year,		05
Number of members withdrawn during the year,	169	
Present number of members,	977	
Present number of borrowers,	181	
Present number of non-borrowers,	796	
Number of loans secured by first mortgage of real estate,	175	
Number of loans on shares,	39	
Largest loan to any one member,		5,000 00
Smallest loan to any one member,		50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1894,		2,428 54
Date of examination by commissioner : February 15.		

NORTH ABINGTON CO-OPERATIVE BANK—NORTH ABINGTON.

Incorporated March 23, 1888. Commenced business April 4, 1888.

MOSES N. ARNOLD, *President.*

ERNEST W. CALKINS, *Secretary.*

EDWARD P. BOYNTON, *Treasurer.*

Names of security committee:

JOSEPH L. GREENWOOD,

ELIPHALET R. BATES,

SAMUEL N. TURNER.

Regular meetings the first Wednesday of each month.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$45,400 00	Dues capital, . . .	\$40,115 00
Loans on shares, . . .	900 00	Profits capital (all series), . .	6,207 82
Permanent expense account, .	90 00	Interest, . . .	252 83
Temporary expense account, .	12 50	Premiums, . . .	12 90
Unpaid interest, . . .	269 50	Fines, . . .	13 72
Unpaid premiums, . . .	13 65	Withdrawal profits, . . .	11 39
Unpaid fines, . . .	39 16	Guaranty fund, . . .	127 00
Tax account, . . .	56 12	Surplus, . . .	604 47
Cash in hands of secretary, .	26 76	Forfeited share account, .	5 64
Cash in hands of treasurer, .	543 08		
	<u>\$47,350 77</u>		<u>\$47,350 77</u>

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$11,913 00	For real estate loans, . . .	\$8,700 00
interest, . . .	2,620 10	share loans, . . .	650 00
premiums, . . .	134 05	dues capital (withdrawn), .	4,917 00
fines, . . .	149 24	dues capital (retired), .	5,717 00
transfer fees, . . .	50	profits capital (with-	
real estate loans repaid, .	5,850 00	drawn), . . .	573 82
share loans repaid, . . .	450 00	profits capital (retired), .	1,136 02
withdrawal profits, . . .	143 14	temporary expenses, . . .	155 22
Cash on hand Oct. 31, 1893, .	1,214 99	tax account, . . .	56 12
	<u>\$22,475 02</u>	Cash on hand Oct. 31, 1894, .	569 84
			<u>\$22,475 02</u>

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
April, 1888, .	1	\$96 06	168	\$16,138 08	Dues capital, as per gen- eral ledger, . . .	\$40,115 00
Oct., 1888, .	2	87 40	55	4,807 00	Profits capital, as per general ledger, . . .	6,207 82
April, 1889, .	3	79 04	56	4,426 24	Unpaid dues, . . .	434 00
Oct., 1889, .	4	70 81	36	2,549 16		
April, 1890, .	5	62 85	40	2,514 00		
Oct., 1890, .	6	55 14	47	2,591 58		
April, 1891, .	7	47 65	100	4,765 00		
Oct., 1891, .	8	40 38	15	605 70		
April, 1892, .	9	33 32	49	1,632 68		
Oct., 1892, .	10	26 47	126	3,335 22		
April, 1893, .	11	19 82	94	1,863 08		
Oct., 1893, .	12	13 36	49	654 64		
April, 1894, .	13	7 09	116	822 44		
Oct., 1894, .	14	1 00	42	42 00		
Dues paid in advance, . . .				10 00		
Total,				\$46,756 82	Total,	\$46,756 82

Number of shares issued during the year,	176	
Number of shares now in force,	993	
Number of shares now borrowed upon,	254	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	150	
Number of shares retired during the year,	79	
Highest premium received during the year,		\$0 05
Lowest premium received during the year,		05
Number of members withdrawn during the year,	33	
Present number of members,	199	
Present number of borrowers,	47	
Present number of non-borrowers,	152	
Number of loans secured by first mortgage of real estate,	52	
Number of loans on shares,	5	
Largest loan to any one member,		2,000 00
Smallest loan to any one member,		50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1894,		215 22
Date of examination by commissioner: April 17.		

NORTHAMPTON CO-OPERATIVE BANK—NORTH-AMPTON.

Incorporated May 21, 1889. Commenced business May 24, 1889.

E. C. DAVIS, *President.* H. R. GRAVES, *Secretary.*
M. L. GRAVES, *Treasurer.*

Names of security committee:
C. S. CROUCH, M. L. GRAVES,
S. R. COOLEY.

Regular meetings the first Monday of each month.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$85,200 00	Dues capital, . . .	\$82,132 00
Loans on shares, . . .	2,700 00	Profits capital (all series), . .	10,161 66
Permanent expense account, . .	139 40	Guaranty fund, . . .	122 70
Unpaid interest, . . .	427 50	Surplus, . . .	513 35
Unpaid premiums, . . .	72 40	Forfeited share account, . .	12 70
Unpaid fines, . . .	72 15		
Unpaid dues, . . .	912 00		
Cash in hands of treasurer, . .	3,418 96		
	\$92,942 41		\$92,942 41

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$30,813 00	For real estate loans, . . .	\$33,950 00
interest, . . .	4,559 50	share loans, . . .	2,850 00
premiums, . . .	762 36	dues capital (withdrawn), . .	13,728 00
fines, . . .	139 94	profits capital (with-	
transfer fees, . . .	2 75	drawn), . . .	1,379 22
real estate loans repaid, . .	15,300 00	temporary expenses, . .	641 54
share loans repaid, . .	1,850 00		
withdrawal profits, . .	143 42		
Cash on hand Oct. 31, 1893, . .	2,396 75	Cash on hand Oct. 31, 1894, . .	3,418 96
	\$55,967 72		\$55,967 72

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
June, 1889, .	1	\$76 70	432	\$33,134 40	Dues capital, as per gen- eral ledger, . . .	\$82,132 00
Dec., 1889, .	2	68 70	102	7,007 40	Profits capital, as per general ledger, . . .	10,161 66
June, 1890, .	3	60 83	82	4,988 06		
Dec., 1890, .	4	53 14	99	5,260 86		
June, 1891, .	5	45 67	125	5,708 75		
Nov., 1891, .	6	39 44	266	10,491 04		
May, 1892, .	7	32 47	191	6,201 77		
Nov., 1892, .	8	25 57	276	7,057 82		
May, 1893, .	9	18 87	401	7,566 87		
Nov., 1893, .	10	12 39	201	2,490 39		
May, 1894, .	11	6 10	368	2,244 80		
Dues paid in advance,				142 00		
Total,				\$92,293 66	Total,	\$92,293 66

Number of shares issued during the year,	648	
Number of shares now in force,	2,543	
Number of shares now borrowed upon,	553	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	550	
Highest premium received during the year,		\$1 00
Lowest premium received during the year,		05
Number of members withdrawn during the year,	92	
Present number of members,	528	
Present number of borrowers,	86	
Present number of non-borrowers,	442	
Number of loans secured by first mortgage of real estate,	72	
Number of loans on shares,	14	
Largest loan to any one member,		3,700 00
Smallest loan to any one member,		50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1894,		674 14
Date of examination by commissioner : March 9.		

NORTH DIGHTON CO-OPERATIVE BANK—NORTH DIGHTON.

Incorporated April 14, 1890. Commenced business April 21, 1890.

JOSEPH PHILBRICK, *President.* NATHANIEL R. LINCOLN, *Secretary.*
EDWARD LINCOLN, *Treasurer.*

Names of security committee :
EDWARD ALMY, JAMES M. LINCOLN,
WILLIAM T. PLACE.

Regular meetings the second Monday of each month.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . .	\$25,200 00	Dues capital,	\$23,674 00
Loans on shares,	585 00	Profits capital (all series), .	2,033 58
Permanent expense account,	30 00	Interest,	833 91
Temporary expense account,	57 75	Premiums,	44 75
Unpaid interest,	10 75	Fines,	16 50
Unpaid premiums,	20	Guaranty fund,	62 22
Pass-book account, . . .	28 80	Surplus,	103 34
Town note,	600 00		
Cash in hands of treasurer, .	255 80		
	\$26,768 30		\$26,768 30

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$8,710 00	For real estate loans, . . .	\$4,750 00
interest,	1,458 41	share loans,	910 00
premiums,	78 05	dues capital (withdrawn),	6,871 00
finer,	30 01	profits capital (with-	
real estate loans repaid,	3,050 00	drawn),	498 23
share loans repaid, . . .	690 00	temporary expenses, . .	142 35
pass-books,	70	town note,	600 00
Cash on hand Oct. 31, 1893, .	10 21	Cash on hand Oct. 31, 1894,	255 80
	\$14,027 38		\$14,027 38

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
April, 1890, .	1	\$60 95	274	\$16,700 30	Dues capital, as per gen- eral ledger, . . .	\$23,674 00
April, 1891, .	2	46 41	64	2,970 24	Profits capital, as per general ledger, . . .	2,033 58
April, 1892, .	3	32 52	93	3,024 36	Unpaid dues, . . .	62 00
April, 1893, .	4	19 39	112	2,171 68		
April, 1894, .	5	7 00	129	903 00		
Total,				\$25,769 58	Total,	\$25,769 58

Number of shares issued during the year,	168	
Number of shares now in force,	672	
Number of shares now borrowed upon,	181	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	340	
Highest premium received during the year,		\$0 05
Lowest premium received during the year,		05
Number of members withdrawn during the year,	33	
Present number of members,	109	
Present number of borrowers,	34	
Present number of non-borrowers,	75	
Number of loans secured by first mortgage of real estate,	26	
Number of loans on shares,	10	
Largest loan to any one member,		1,800 00
Smallest loan to any one member,		25 00
Amount of expenses of the corporation for the year ending Oct. 31, 1894,		152 35
Date of examination by commissioner: August 27.		

NORTH EASTON CO-OPERATIVE BANK—NORTH EASTON.

Incorporated April 23, 1889. Commenced business April 23, 1889.

L. B. CROCKETT, *President.*

WM. H. CLEMENTS, *Secretary.*

WM. H. CLEMENTS, *Treasurer.*

Names of security committees :

EDW. R. HAYWARD,

HIRAM WILLIAMS,

L. L. BERRY.

Regular meetings the third Monday of each month.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$64,500 00	Dues capital, . . .	\$59,231 00
Loans on shares, . . .	1,180 00	Profits capital (all series), .	8,071 60
Temporary expense account, .	4 50	Interest, . . .	295 90
Real estate by foreclosure, .	1,362 40	Premiums, . . .	44 65
Unpaid interest, . . .	452 50	Fines, . . .	8 44
Unpaid premiums, . . .	75 45	Withdrawal profits, . . .	25 76
Unpaid fines, . . .	36 78	Guaranty fund, . . .	613 61
Cash in hands of treasurer, .	1,816 64	Surplus, . . .	1,121 97
		Forfeited share account, .	15 34
	<u>\$69,428 27</u>		<u>\$69,428 27</u>

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$23,997 00	For real estate loans, . . .	\$21,100 00
interest, . . .	3,736 36	share loans, . . .	510 00
premiums, . . .	653 90	dues capital (withdrawn), .	11,658 00
fines, . . .	208 39	dues capital (forfeited), .	230 00
transfer fees, . . .	75	dues capital (retired), .	3,806 00
real estate loans repaid, .	12,000 00	profits capital (with-	
share loans repaid, . . .	780 00	drawn), . . .	1,132 31
withdrawal profits, . . .	266 32	profits capital (forfeited), .	42 70
forfeiture profits, . . .	28 86	profits capital (retired), .	684 57
forfeited shares, . . .	243 00	temporary expenses, . . .	233 17
		permanent expenses, . . .	58 25
		forfeited shares, . . .	243 00
		interest on retired shares, .	92 72
		real estate, . . .	1,362 40
Cash on hand Oct. 31, 1893, .	1,055 18	Cash on hand Oct. 31, 1894, .	1,186 64
	<u>\$42,969 76</u>		<u>\$42,969 76</u>

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
April, 1889, .	1	\$81 18	226	\$18,346 68	Dues capital, as per gen- eral ledger, . . .	\$59,231 00
Oct., 1889, .	2	72 66	79	5,740 14	Profits capital, as per general ledger, . . .	8,071 60
April, 1890, .	3	64 38	90	5,794 20	Unpaid dues, . . .	686 00
Oct., 1890, .	4	56 34	48	2,704 32		
April, 1891, .	5	48 56	180	8,740 80		
Oct., 1891, .	6	41 06	110	4,516 60		
April, 1892, .	7	33 80	189	6,388 20		
Oct., 1892, .	8	26 80	266	7,128 80		
April, 1893, .	9	20 01	146	2,921 46		
Oct., 1893, .	10	13 45	240	3,228 00		
April, 1894, .	11	7 12	320	2,278 40		
Oct., 1894, .	12	1 00	171	171 00		
Dues paid in advance, . . .				30 00		
Total,				\$67,988 60	Total,	\$67,988 60

Number of shares issued during the year,	561	
Number of shares now in force,	2,065	
Number of shares now borrowed upon,	372	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	479	
Number of shares forfeited during the year,	8	
Number of shares retired during the year,	66	
Highest premium received during the year,		\$0 50
Lowest premium received during the year,		0 05
Number of members withdrawn during the year,	75	
Present number of members,	310	
Present number of borrowers,	87	
Present number of non-borrowers,	223	
Number of loans secured by first mortgage of real estate,	80	
Number of loans on shares,	12	
Largest loan to any one member,		3,000 00
Smallest loan to any one member,		25 00
Amount of expenses of the corporation for the year ending Oct. 31, 1894,		291 42
Date of examination by commissioner : March 6.		

NORWOOD CO-OPERATIVE BANK—NORWOOD.

Incorporated Sept. 20, 1889. Commenced business Oct. 1, 1889.

FRANCIS O. WINSLOW, *President.* IRVING S. FOGG, *Secretary.*
IRVING S. FOGG, *Treasurer.*

Names of security committee :

TYLER THAYER, GEORGE W. GAY,
EDMUND J. SHATTUCK.

Regular meetings the first Tuesday of each month.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . .	\$53,300 00	Dues capital,	\$48,533 00
Loans on shares,	1,275 00	Profits capital (all series), .	5,446 17
Unpaid fines,	17 87	Interest,	66 63
Cash in hands of treasurer, .	30 18	Premiums,	3 50
		Transfer fees,	25
		Withdrawal profits,	19 92
		Guaranty fund,	70 93
		Surplus,	482 63
	\$54,623 05		\$54,623 05

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	\$19,210 00	For real estate loans, . . .	\$15,450 00
interest,	2,860 93	share loans,	1,125 00
premiums,	145 25	dues capital (withdrawn),	8,804 00
finer,	79 69	profits capital (with-	
transfer fees,	50	drawn),	807 77
real estate loans repaid,	2,850 00	temporary expenses, . .	231 97
share loans repaid,	450 00		
withdrawal profits,	177 34		
Cash on hand Oct. 31, 1893, .	675 21	Cash on hand Oct. 31, 1894,	30 18
	\$26,448 92		\$26,448 92

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Oct., 1889, .	1	\$70 85	276	\$19,564 60	Dues capital, as per gen- eral ledger, . . .	\$48,533 00
April, 1890, .	2	62 95	101	6,357 95	Profits capital, as per general ledger, . . .	5,446 17
Oct., 1890, .	3	55 23	48	2,651 04	Unpaid dues, . . .	431 00
April, 1891, .	4	47 74	55	2,625 70		
Oct., 1891, .	5	40 45	188	7,604 60		
April, 1892, .	6	33 37	105	3,503 85		
Oct., 1892, .	7	28 51	142	3,764 42		
April, 1893, .	8	19 85	201	3,989 85		
Oct., 1893, .	9	13 38	122	1,632 36		
April, 1894, .	10	7 10	358	2,541 80		
Oct., 1894, .	11	1 00	167	167 00		
Dues paid in advance, . . .				17 00		
Total,				\$54,410 17	Total,	\$54,410 17

Number of shares issued during the year,	603
Number of shares now in force,	1,763
Number of shares now borrowed upon,	316
Largest number of shares held by any one member,	25
Number of shares withdrawn during the year,	337
Highest premium received during the year,	\$0 05
Lowest premium received during the year,	05
Number of members withdrawn during the year,	27
Present number of members,	290
Present number of borrowers,	55
Present number of non-borrowers,	235
Number of loans secured by first mortgage of real estate,	56
Number of loans on shares,	6
Largest loan to any one member,	5,000 00
Smallest loan to any one member,	50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1894,	261 97
Date of examination by commissioner : June 29.	

ORANGE CO-OPERATIVE BANK—ORANGE.

Incorporated Jan. 8, 1889. Commenced business Jan. 23, 1889.

FRANK S. EWING, *President.*

ELISHA S. HALL, *Secretary.*

ELISHA S. HALL, *Treasurer.*

Names of security committee :

ADELBERT W. BALLOU, WILLARD E. JOHNSON,
JOHN L. WILLIAMS.

Regular meetings the fourth Wednesday of each month.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$58,785 00	Dues capital, . . .	\$56,619 00
Loans on shares, . . .	4,730 00	Profits capital (all series), . .	7,042 93
Permanent expense account, .	80 50	Interest, . . .	1,202 10
Temporary expense account, .	4 50	Premiums, . . .	40 85
Cash in hands of treasurer, .	1,936 21	Fines, . . .	30 48
		Withdrawal profits, . . .	68 94
		Guaranty fund, . . .	130 99
		Surplus, . . .	394 92
		Forfeited share account, .	6 00
	<hr/>		<hr/>
	\$65,536 21		\$65,536 21

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$19,451 00	For real estate loans, . . .	\$19,320 00
interest, . . .	3,622 11	share loans, . . .	3,400 00
premiums, . . .	166 25	dues capital (withdrawn), . .	10,398 00
finer, . . .	98 15	dues capital (retired), . .	4,889 00
transfer fees, . . .	25	profits capital (with-	
real estate loans repaid, . .	15,065 00	drawn), . . .	1,163 70
share loans repaid, . .	1,895 00	profits capital (retired), . .	848 68
withdrawal profits, . .	230 84	temporary expenses, . .	246 43
Cash on hand Oct. 31, 1893, .	1,673 42	Cash on hand Oct. 31, 1894, .	1,936 21
	<hr/>		<hr/>
	\$42,202 02		\$42,202 02

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Jan., 1889, .	1	\$82 33	311	\$25,604 63	Dues capital, as per gen-	
July, 1889, .	2	74 08	83	6,148 64	eral ledger, . . .	\$56,619 00
Jan., 1890, .	3	66 08	65	4,295 20	Profits capital, as per	
July, 1890, .	4	58 32	55	3,207 60	general ledger, . . .	7,042 93
Jan., 1891, .	5	50 79	83	4,215 57	Unpaid dues, . . .	905 00
July, 1891, .	6	43 50	98	4,263 00		
Jan., 1892, .	7	36 41	164	5,971 24		
July, 1892, .	8	29 55	123	3,634 65		
Jan., 1893, .	9	22 88	135	3,088 80		
July, 1893, .	10	16 40	90	1,476 00		
Jan., 1894, .	11	10 11	160	1,617 60		
July, 1894, .	12	4 00	253	1,012 00		
Dues paid in advance, . . .				32 00		
Total,				\$64,566 93	Total,	\$64,566 93

Number of shares issued during the year, 477
Number of shares now in force, 1,620
Number of shares now borrowed upon, 502
Largest number of shares held by any one member, 25
Number of shares withdrawn during the year, 382
Number of shares retired during the year, 76
Highest per centum of interest received during the year : 8 ⁷/₁₀.
Lowest per centum of interest received during the year : 6.
Number of members withdrawn during the year, 33
Present number of members, 243
Present number of borrowers, 81
Present number of non-borrowers, 162
Number of loans secured by first mortgage of real estate, 75
Number of loans on shares, 38
Largest loan to any one member, \$2,200 00
Smallest loan to any one member, 50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1894, 284 31
Date of examination by commissioner : February 19.

PEABODY CO-OPERATIVE BANK — PEABODY.

Incorporated May 28, 1888. Commenced business June 16, 1888.

GEO. F. SANGER, *President.* HARRY F. WALKER, *Secretary.*
HARRY F. WALKER, *Treasurer.*

Names of security committee :

N. M. QUINT, S. S. LITTLEFIELD,
W. B. RICHARDSON.

Regular meetings the third Saturday of each month.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$128,750 00	Dues capital,	\$114,178 00
Loans on shares,	1,600 00	Profits capital (all series), . .	13,676 06
Temporary expense account, . .	25 50	Interest,	2,763 51
Cash in hands of treasurer, . .	1,964 78	Premiums,	251 23
		Fines,	38 25
		Withdrawal profits,	35 59
		Guaranty fund,	213 56
		Surplus,	1,184 08
	\$132,340 28		\$132,340 28

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	\$39,010 00	For real estate loans,	\$30,100 00
Interest,	6,923 84	share loans,	1,200 00
premiums,	672 99	dues capital (withdrawn), . .	16,445 00
fines,	116 57	profits capital (with-	
transfer fees,	75	drawn),	2,075 29
real estate loans repaid, . . .	4,850 00	temporary expenses,	396 48
share loans repaid,	425 00		
withdrawal profits,	87 15	Cash on hand Oct. 31, 1894, .	1,964 78
Cash on hand Oct. 31, 1893, . .	95 25		\$52,181 55
	\$52,181 55		

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
June, 1888, .	1	\$91 56	417	\$38,180 52	Dues capital, as per gen- eral ledger, . . .	\$114,178 00
Dec., 1888, .	2	83 15	109	9,063 35	Profits capital, as per general ledger, . . .	13,676 06
June, 1889, .	3	74 96	177	13,267 92	Unpaid dues, . . .	802 00
Dec., 1889, .	4	67 00	107	7,169 00		
June, 1890, .	5	59 27	173	10,253 71		
Dec., 1890, .	6	51 76	145	7,505 20		
June, 1891, .	7	44 47	228	10,139 16		
Dec. 1891, .	8	37 40	238	5,161 20		
June, 1892, .	9	30 53	197	6,014 41		
Dec., 1892, .	10	23 86	228	5,440 08		
June, 1893, .	11	17 39	579	10,068 81		
Dec., 1893, .	12	11 10	407	4,517 70		
June, 1894, .	13	5 00	313	1,565 00		
Dues paid in advance, . . .				310 00		
Total,				\$128,656 06	Total,	\$128,656 06

Number of shares issued during the year,	795	
Number of shares now in force,	3,218	
Number of shares now borrowed upon,	784	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	515	
Highest premium received during the year,		\$0 15
Lowest premium received during the year,		05
Number of members withdrawn during the year,	43	
Present number of members,	487	
Present number of borrowers,	118	
Present number of non-borrowers,	369	
Number of loans secured by first mortgage of real estate,	183	
Number of loans on shares,	15	
Largest loan to any one member,		4,000 00
Smallest loan to any one member,		50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1894,		503 12
Date of examination by commissioner : November 13.		

PEOPLE'S CO-OPERATIVE BANK—FALL RIVER.

Incorporated Feb. 18, 1882. Commenced business March 15, 1882.

WILTON REED, *President.* SAMUEL HADFIELD, *Secretary.*
SAMUEL HADFIELD, *Treasurer.*

Names of security committee :
JOHN H. ESTES, SAMUEL HADFIELD,
PATRICK KIERAN, CHAS. E. MILLS,
EDW. S. ADAMS.

Regular meetings third Wednesday of each month.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$180,200 00	Dues capital, . . .	\$171,309 00
Loans on shares, . . .	9,550 00	Profits capital (all series), . .	27,885 25
Unpaid interest, . . .	1,150 25	Guaranty fund, . . .	657 94
Unpaid premiums, . . .	113 15	Surplus, . . .	1,019 12
Unpaid fines, . . .	121 22	Forfeited share account, . .	652 29
Cash in hands of treasurer, . .	10,388 98		
	\$201,523 60		\$201,523 60

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$58,140 00	For real estate loans, . . .	\$55,600 00
interest, . . .	10,437 50	share loans, . . .	11,950 00
premiums, . . .	1,079 35	dues capital (withdrawn), . .	28,454 00
fines, . . .	226 85	dues capital (forfeited), . .	459 00
real estate loans repaid, . .	49,050 00	dues capital (matured), . .	15,620 00
share loans repaid, . .	6,050 00	profits capital (with-	
forfeiture profits, . .	5 37	drawn), . . .	2,888 23
forfeited shares, . .	500 88	profits capital (forfeited), . .	44 40
real estate, . . .	360 80	profits capital (matured), . .	7,353 89
		temporary expenses, . .	1,087 01
Cash on hand Oct. 31, 1893, . .	8,087 46	forfeited shares, . .	92 70
	\$133,938 21	Cash on hand Oct. 31, 1894, . .	10,388 98
			\$133,938 21

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
July, 1883, .	4	\$196 45	18	\$3,536 10	Dues capital, as per gen- eral ledger, . . .	\$171,309 00
Jan., 1884, .	5	184 38	13	2,396 94	Profits capital, as per general ledger, . . .	27,885 25
July, 1884, .	6	172 68	6	1,036 08	Unpaid dues, . . .	1,916 00
Jan., 1885, .	7	161 43	19	3,067 17		
July, 1885, .	8	150 61	9	1,355 49		
Nov., 1885, .	9	143 56	45	6,460 20		
May, 1886, .	10	133 35	66	8,801 10		
Nov., 1886, .	11	123 45	33	4,073 85		
May, 1887, .	12	113 79	40	4,551 60		
Nov., 1887, .	13	104 49	117	12,225 33		
May, 1888, .	14	95 48	116	11,075 68		
Nov., 1888, .	15	86 71	215	18,642 65		
May, 1889, .	16	78 22	80	6,257 60		
Nov., 1889, .	17	70 03	151	10,574 53		
May, 1890, .	18	61 98	315	19,523 70		
Nov., 1890, .	19	54 21	240	13,010 40		
May, 1891, .	20	46 72	330	15,417 60		
Nov., 1891, .	21	39 41	297	11,704 77		
May, 1892, .	22	32 32	513	16,580 16		
Nov., 1892, .	23	25 47	350	8,914 50		
May, 1893, .	24	18 82	549	10,332 18		
Nov., 1893, .	25	12 36	678	8,380 08		
May, 1894, .	26	6 09	506	3,081 54		
Dues paid in advance, . . .				* 111 00		
Total,				\$201,110 25	Total,	\$201,110 25

Number of shares issued during the year,	1,333	
Number of shares now in force,	4,706	
Number of shares now borrowed upon,	1,353	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	1,235	
Number of shares forfeited during the year,	21	
Number of shares matured during the year,	111	
Highest premium received during the year,		\$0 10
Lowest premium received during the year,		05
Number of members withdrawn during the year,	177	
Present number of members,	593	
Present number of borrowers,	141	
Present number of non-borrowers,	452	
Number of loans secured by first mortgage of real estate,	118	
Number of loans on shares,	49	
Largest loan to any one member,		5,000 00
Smallest loan to any one member,		50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1894,		1,087 01
Date of examination by commissioners : September 13.		

PIONEER CO-OPERATIVE BANK — BOSTON.

Incorporated July 26, 1877. Commenced business August 6, 1877.

GAMALIEL BRADFORD, *President.* DANIEL ELDREDGE, *Secretary.*
DANIEL ELDREDGE, *Treasurer.*

Names of security committee :

HIRAM AMES, JOHN K. FELLOWS,
GAMALIEL BRADFORD, WALTER H. ROBERTS.

Regular meetings the first Monday of each month.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$326,750 00	Dues capital, . . .	\$289,281 00
Loans on shares, . . .	12,450 00	Profits capital (all series), .	60,243 02
Temporary expense account,	275 00	Interest, . . .	1,754 52
Real estate by foreclosure, .	3,056 55	Premiums, . . .	135 65
Unpaid interest, . . .	2,304 50	Fines, . . .	145 30
Unpaid premiums, . . .	158 15	Transfer fees, . . .	50
Unpaid fines, . . .	218 40	Withdrawal profits, . . .	127 93
Mortgages, . . .	4,700 00	Guaranty fund, . . .	2,334 40
Cash in hands of treasurer, .	9,815 11	Surplus, . . .	5,346 62
		Forfeited share account, .	326 25
		Matured shares, . . .	32 52
	\$359,727 71		\$359,727 71

Detailed Statement of Receipts and Disbursements for the Year ending
Oct. 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$75,028 00	For real estate loans, . . .	\$55,850 00
interest, . . .	21,075 46	share loans, . . .	7,500 00
premiums, . . .	1,648 35	dues capital (withdrawn),	36,932 00
fines, . . .	1,075 66	dues capital (forfeited),	1,010 00
transfer fees, . . .	7 25	dues capital (retired), .	46,974 00
real estate loans repaid,	78,200 00	dues capital (matured),	5,616 00
share loans repaid, . . .	15,900 00	profits capital (with-	
withdrawal profits, . . .	1,583 30	drawn), . . .	6,335 62
forfeiture profits, . . .	56 70	profits capital (forfeited),	166 82
forfeited shares, . . .	68 00	profits capital (retired),	16,136 50
mortgages, . . .	400 00	profits capital (matured),	2,734 20
surplus, . . .	5 04	temporary expenses, .	2,177 32
retired shares, . . .	59,646 64	profits, . . .	04
taxes, . . .	54 56	dues capital, . . .	5 00
matured shares, . . .	4,745 90	matured shares, . . .	4,713 38
estates, . . .	4,111 84	interest, . . .	1,000 10
		retired shares, . . .	59,646 64
		estates, . . .	7,217 45
Cash on hand Oct. 31, 1893, .	223 48	Cash on hand Oct. 31, 1894,	9,815 11
	\$263,830 18		\$263,830 18

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Oct., 1883, .	11	\$193 19	16	\$3,091 04	Dues capital, as per gen- eral ledger, . . .	\$289,281 00
April, 1884, .	12	181 04	48	8,689 92	Profits capital, as per general ledger, . . .	60,243 02
Oct., 1884, .	13	169 35	22	3,725 70	Unpaid dues, . . .	3,012 00
April, 1885, .	14	158 10	77	12,173 70		
Oct., 1885, .	15	147 19	36	5,298 84		
April, 1886, .	16	136 63	279	38,119 77		
Oct., 1886, .	17	126 42	145	18,330 90		
April, 1887, .	18	116 55	137	15,967 35		
Oct., 1887, .	19	107 00	133	19,581 00		
April, 1888, .	20	97 74	370	36,163 80		
Oct., 1888, .	21	88 78	264	23,437 92		
April, 1889, .	22	80 11	368	29,480 48		
Oct., 1889, .	23	71 72	281	20,153 32		
April, 1890, .	24	63 59	378	24,037 02		
Oct., 1890, .	25	55 72	295	16,437 40		
April, 1891, .	26	48 09	400	19,236 00		
Oct., 1891, .	27	40 70	338	13,756 60		
April, 1892, .	28	33 54	409	13,717 86		
Oct., 1892, .	29	26 61	291	7,743 51		
April, 1893, .	30	19 89	617	12,272 13		
Oct., 1893, .	31	13 39	494	6,614 66		
April, 1894, .	32	7 10	521	3,699 10		
Oct., 1894, .	33	1 00	552	552 00		
Dues paid in advance, . . .				256 00		
Total,				\$352,536 02	Total,	\$352,536 02

Number of shares issued during the year,	1,225	
Number of shares now in force,	6,521	
Number of shares now borrowed upon,	1,944	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	1,053	
Number of shares forfeited during the year,	43	
Number of shares retired during the year,	420	
Number of shares matured during the year,	41	
Highest premium received during the year,		\$0 20
Lowest premium received during the year,		05
Number of members withdrawn during the year,	217	
Present number of members,	879	
Present number of borrowers,	197	
Present number of non-borrowers,	682	
Number of loans secured by first mortgage of real estate,	197	
Number of loans on shares,	51	
Largest loan to any one member,		5,000 00
Smallest loan to any one member,		50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1894,		2,177 32
Date of examination by commissioner : April 27.		

PITTSFIELD CO-OPERATIVE BANK — PITTSFIELD.

Incorporated Feb. 15, 1889. Commenced business March 5, 1889.

F. W. HINSDALE, *President.* HOMER B. NASH, *Secretary.*
HOMER B. NASH, *Treasurer.*

Names of security committee :
H. S. RUSSELL, WM. W. GAMWELL,
MICHAEL CASEY.

Regular meetings the first Wednesday of each month.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$165,125 00	Dues capital, . . .	\$161,572 00
Loans on shares, . . .	18,234 00	Profits capital (all series), . .	18,530 36
Cash in hands of treasurer, . .	101 92	Guaranty fund, . . .	503 98
		Surplus, . . .	692 08
		Forfeited share account, . .	2,162 50
	<u>\$183,460 92</u>		<u>\$183,460 92</u>

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$56,374 00	For real estate loans, . . .	\$58,156 00
interest, . . .	9,771 32	share loans, . . .	20,780 00
finer, . . .	227 58	dues capital (withdrawn), . .	28,274 00
transfer fees, . . .	3 75	dues capital (forfeited), . .	1,994 00
real estate loans repaid, . .	26,185 00	profits capital (with-	
share loans repaid, . .	20,367 00	drawn), . . .	2,634 38
forfeiture profits, . .	332 00	profits capital (forfeited), . .	500 50
forfeited shares, . .	2,162 50	temporary expenses, . .	926 64
		interest returned (over	
		payment), . . .	8 43
		bills payable, . . .	2,200 00
		interest, . . .	22 15
Cash on hand Oct. 31, 1893, . .	174 87	Cash on hand Oct. 31, 1894, . .	101 92
	<u>\$115,598 02</u>		<u>\$115,598 02</u>

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Mar., 1889, .	1	\$79 26	525	\$41,611 50	Dues capital, as per gen- eral ledger, . . .	\$161,572 00
Sept., 1889, .	2	71 40	311	22,205 40	Profits capital, as per general ledger, . . .	18,530 36
Mar., 1890, .	3	63 73	295	18,800 35	Unpaid dues, . . .	651 00
Sept., 1890, .	4	56 18	315	17,696 70		
Mar., 1891, .	5	48 80	342	16,689 60		
Sept., 1891, .	6	41 58	304	12,640 32		
Mar., 1892, .	7	34 54	490	16,924 60		
Sept., 1892, .	8	27 67	426	11,787 42		
Mar., 1893, .	9	21 00	489	10,269 00		
Sept., 1893, .	10	14 50	344	4,988 00		
Mar., 1894, .	11	8 17	648	5,294 16		
Sept., 1894, .	12	2 03	377	765 31		
Dues paid in advance, . . .				1,081 00		
Total,				\$180,753 36	Total,	\$180,753 36

Number of shares issued during the year,	1,167
Number of shares now in force,	4,866
Number of shares now borrowed upon,	1,715
Largest number of shares held by any one member,	25
Number of shares withdrawn during the year,	1,039
Number of shares forfeited during the year,	81
Highest per centum of interest received during the year: 6.	
Lowest per centum of interest received during the year: 6.	
Number of members withdrawn during the year,	125
Present number of members,	739
Present number of borrowers,	215
Present number of non-borrowers,	524
Number of loans secured by first mortgage of real estate,	120
Number of loans on shares,	115
Largest loan to any one member,	\$5,000 00
Smallest loan to any one member,	10 00
Amount of expenses of the corporation for the year ending Oct. 31, 1894, .	926 64
Date of examination by commissioner: May 29.	

PLYMOUTH CO-OPERATIVE BANK—PLYMOUTH.

Incorporated June 7, 1882. Commenced business June 20, 1882.

CHARLES E. BARNES, *President.* ELMER E. AVERY, *Secretary.*
ELMER E. AVERY, *Treasurer.*

Names of security committee:
PELEG S. BURGESS, SETH W. PATY,
JOSEPH BARNES.

Regular meetings the third Tuesday of each month.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$30,150 00	Dues capital, . . .	\$32,745 22
Loans on shares, . . .	4,060 00	Profits capital (all series), . .	5,073 98
Permanent expense account, . .	289 38	Interest, . . .	857 55
Temporary expense account, . .	179 29	Premiums, . . .	116 92
Real estate by foreclosure, . .	746 46	Fines, . . .	46 04
Suspense account, . . .	1,004 64	Transfer fees, . . .	50
Cash in hands of treasurer, . .	2,675 31	Withdrawal profits, . . .	78 69
		Guaranty fund, . . .	94 62
		Surplus, . . .	13 26
		Forfeited share account, . .	42 30
		Rents, . . .	36 00
	\$39,105 08		\$39,105 08

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$9,930 40	For real estate loans, . . .	\$8,750 00
interest, . . .	2,011 10	share loans, . . .	1,590 00
premiums, . . .	257 35	dues capital (withdrawn), . .	2,907 47
ffines, . . .	93 57	dues capital (forfeited), . .	4 00
transfer fees, . . .	2 00	dues capital (matured), . .	3,310 00
real estate loans repaid, . .	6,600 00	profits capital (with-	
share loans repaid, . .	570 00	drawn), . . .	379 63
withdrawal profits, . .	95 26	profits capital (forfeited), . .	12
forfeiture profits, . .	12	profits capital (matured), . .	1,489 86
forfeited shares, . .	3 16	temporary expenses, . .	461 20
rents, . . .	110 00	permanent expenses, . .	111 97
over cash, . . .	11 31	interest on matured	
profits (reimbursed), . .	40	shares, . . .	11 00
Cash on hand Oct. 31, 1893, . .	2,005 89	Cash on hand Oct. 31, 1894, . .	2,675 31
	\$21,690 56		\$21,690 56

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
June, 1883, .	3	\$193 03	8	\$1,544 24	Dues capital, as per gen-	
Dec., 1883, .	4	181 31	15	2,719 65	eral ledger, . . .	\$32,745 22
June, 1884, .	5	169 94	20	3,398 80	Profits capital, as per	
Dec., 1884, .	6	158 92	3	476 76	general ledger, . .	5,073 98
Dec., 1885, .	8	138 01	5	690 05		
June, 1886, .	9	128 09	5	640 45		
Dec., 1886, .	10	118 48	4	473 92		
June, 1887, .	11	109 21	17	1,856 57		
Dec., 1887, .	12	100 19	33	3,306 27		
Dec., 1888, .	14	83 03	4	332 12		
June, 1889, .	15	74 83	6	448 98		
Dec., 1889, .	16	66 86	48	3,209 28		
June, 1890, .	17	59 13	29	1,714 77		
Dec., 1890, .	18	51 66	71	3,667 86		
June, 1891, .	19	44 39	31	1,376 09		
Dec., 1891, .	20	37 34	83	3,099 22		
June, 1892, .	21	30 47	84	2,559 48		
Dec., 1892, .	22	23 82	116	2,763 12		
June, 1893, .	23	17 36	101	1,753 36		
Dec., 1893, .	24	11 09	111	1,230 99		
June, 1894, .	25	5 00	71	355 00		
Dues paid in advance, . . .				202 22		
Total,				\$37,819 20	Total,	\$37,819 20

Number of shares issued during the year,	200
Number of shares now in force,	865
Number of shares now borrowed upon,	250
Largest number of shares held by any one member,	25
Number of shares withdrawn during the year,	106
Number of shares forfeited during the year,	2
Number of shares matured during the year,	24
Highest per centum of interest received during the year : 6.	
Lowest per centum of interest received during the year : 6.	
Number of members withdrawn during the year,	38
Present number of members,	183
Present number of borrowers,	57
Present number of non-borrowers,	126
Number of loans secured by first mortgage of real estate,	61
Number of loans on shares,	26
Largest loan to any one member,	\$2,200 00
Smallest loan to any one member,	50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1894,	480 82
Date of examination by commissioner : May 22.	

PROVIDENT CO-OPERATIVE BANK — CHELSEA.

Incorporated Sept. 25, 1885. Commenced business Sept. 28, 1885.

THOMAS MARTIN, *President.*

C. WILLIS GOULD, *Secretary.*

C. WILLIS GOULD, *Treasurer.*

Names of security committee :

MILTON RAY,

HENRY C. STARKEY,

JOHN W. DORR.

Regular meetings the fourth Monday of each month.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$325,950 00	Dues capital, . . .	\$275,431 00
Loans on shares, . . .	7,850 00	Profits capital (all series), . .	56,965 68
Unpaid interest, . . .	2,264 50	Guaranty fund, . . .	3,723 15
Unpaid premiums, . . .	160 60	Surplus, . . .	1,295 56
Unpaid fines, . . .	75 70	Forfeited share account, . .	436 46
Maverick National Bank, . .	28 40		
Cash in hands of treasurer, .	1,524 65		
	<u>\$337,851 85</u>		<u>\$337,851 85</u>

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$83,588 00	For real estate loans, . . .	\$84,250 00
interest, . . .	18,833 42	share loans, . . .	5,950 00
premiums, . . .	2,928 30	dues capital (withdrawn), . .	28,359 00
fines, . . .	870 14	dues capital (retired), . .	24,652 00
transfer fees, . . .	4 50	profits capital (with-	
real estate loans repaid, . .	36,550 00	drawn), . . .	3,486 45
share loans repaid, . .	8,150 00	profits capital (retired), . .	8,396 23
withdrawal profits, . .	864 46	temporary expenses, . .	1,476 96
Maverick National B'k		taxes and repairs, . .	306 48
dividend, . . .	5 28	interest, to correct error, . .	11 85
rents, . . .	38 63		
real estate, . . .	2,800 00		
Cash on hand Oct. 31, 1893, .	3,780 89	Cash on hand Oct. 31, 1894, .	1,524 65
	<u>\$158,413 62</u>		<u>\$158,413 62</u>

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Sept., 1885, .	1	\$154 12	106	\$16,336 72	Dues capital, as per gen- eral ledger, . . .	\$275,431 00
Mar., 1886, .	2	142 87	147	21,001 89	Profits capital, as per general ledger, . . .	56,965 68
Sept., 1886, .	3	132 02	125	16,502 50	Unpaid dues, . . .	3,726 00
Mar., 1887, .	4	121 52	124	15,068 48		
Sept., 1887, .	5	111 41	125	13,926 25		
Mar., 1888, .	6	101 65	385	39,135 25		
Sept., 1888, .	7	92 28	195	17,994 60		
Mar., 1889, .	8	83 25	362	30,136 50		
Sept., 1889, .	9	74 52	227	16,916 04		
Mar., 1890, .	10	66 10	407	26,902 70		
Sept., 1890, .	11	57 96	289	16,750 44		
Mar., 1891, .	12	50 10	515	25,801 50		
Sept., 1891, .	13	42 51	491	20,872 41		
May, 1892, .	14	32 76	497	16,281 72		
Nov., 1892, .	15	25 76	541	13,936 16		
May, 1893, .	16	18 98	742	14,063 16		
Nov., 1893, .	17	12 44	657	8,173 08		
May, 1894, .	18	6 12	969	5,930 28		
Dues paid in advance, . . .				373 00		
Total,				\$336,122 68	Total,	\$336,122 68

Number of shares issued during the year,	1,881	
Number of shares now in force,	6,904	
Number of shares now borrowed upon,	1,910	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	1,216	
Number of shares retired during the year,	257	
Highest premium received during the year,		\$0 35
Lowest premium received during the year,		05
Number of members withdrawn during the year,	192	
Present number of members,	861	
Present number of borrowers,	216	
Present number of non-borrowers,	645	
Number of loans secured by first mortgage of real estate,	246	
Number of loans on shares,	42	
Largest loan to any one member,		5,000 00
Smallest loan to any one member,		50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1894,		1,476 96
Date of examination by commissioner: April 12.		

QUINCY CO-OPERATIVE BANK—QUINCY.

Incorporated April 17, 1889. Commenced business May 7, 1889.

JOHN F. WELCH, *President.* RICHARD D. CHASE, *Secretary.*
RICHARD D. CHASE, *Treasurer.*

Names of security committee :
GEORGE H. FIELD, JOHN H. DINEGAN,
ALBERT KEATING.

Regular meetings the first Wednesday of each month.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$83,000 00	Dues capital, . . .	\$78,013 00
Loans on shares, . . .	2,190 00	Profits capital (all series), .	11,708 03
Permanent expense account,	124 13	Guaranty fund, . . .	203 00
Unpaid interest, . . .	356 40	Surplus, . . .	325 36
Unpaid premiums, . . .	38 00	Forfeited share account, .	368 60
Unpaid fines, . . .	53 19		
Cash in hands of treasurer, .	4,856 27		
	\$90,617 99		\$90,617 99

Detailed Statement of Receipts and Disbursements for the Year ending
Oct. 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$25,207 00	For real estate loans, . . .	\$19,700 00
interest, . . .	4,906 98	share loans, . . .	2,035 00
premiums, . . .	536 29	dues capital (withdrawn),	9,620 00
fines, . . .	209 99	dues capital (forfeited),	340 00
transfer fees, . . .	1 25	dues capital (retired), .	3,077 00
real estate loans repaid,	6,080 00	profits capital (with-	
share loans repaid, . . .	3,065 00	drawn), . . .	1,126 42
withdrawal profits, . . .	283 41	profits capital (forfeited),	38 40
forfeiture profits, . . .	9 60	profits capital (retired),	529 11
forfeited shares, . . .	364 60	temporary expenses, . . .	480 02
Cash on hand Oct. 31, 1893, .	1,138 10	Cash on hand Oct. 31, 1894,	4,856 27
	\$41,802 22		\$41,802 22

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
May, 1889, .	1	\$79 27	414	\$32,817 78	Dues capital, as per gen- eral ledger, . . .	\$78,013 00
Nov., 1889, .	2	70 97	147	10,432 59	Profits capital, as per general ledger, . . .	11,708 03
May, 1890, .	3	62 88	148	9,306 24	Unpaid dues, . . .	810 00
Nov., 1890, .	4	55 00	82	4,510 00		
May, 1891, .	5	47 34	185	8,757 90		
Nov., 1891, .	6	39 90	172	6,862 80		
May, 1892, .	7	32 68	156	5,098 08		
Nov., 1892, .	8	25 71	174	4,473 54		
May, 1893, .	9	18 96	269	5,100 24		
Nov., 1893, .	10	12 43	131	1,628 33		
May, 1894, .	11	6 11	223	1,362 53		
Dues paid in advance, . . .				181 00		
Total,				\$90,531 03	Total,	\$90,531 03

Number of shares issued during the year,	390
Number of shares now in force,	2,101
Number of shares now borrowed upon,	512
Largest number of shares held by any one member,	25
Number of shares withdrawn during the year,	305
Number of shares forfeited during the year,	10
Number of shares retired during the year,	47
Highest premium received during the year,	\$0 35
Lowest premium received during the year,	05
Number of members withdrawn during the year,	36
Present number of members,	330
Present number of borrowers,	69
Present number of non-borrowers,	261
Number of loans secured by first mortgage of real estate,	68
Number of loans on shares,	22
Largest loan to any one member,	3,000 00
Smallest loan to any one member,	15 00
Amount of expenses of the corporation for the year ending Oct. 31, 1894,	510 02
Date of examination by commissioner: February 5.	

RANDOLPH CO-OPERATIVE BANK — RANDOLPH.

Incorporated January 29, 1889. Commenced business February 7, 1889.

JOHN B. THAYER, *President.*

P. H. McLAUGHLIN, *Secretary.*

P. H. McLAUGHLIN, *Treasurer.*

Names of security committee:

CHAS. A. WALES,

THOMAS FARWELL,

HARVEY W. BOYD.

Regular meetings the first Thursday of each month.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$45,050 00	Dues capital, . . .	\$43,583 00
Loans on shares, . . .	1,050 00	Profits capital (all series), . .	6,107 99
Temporary expense account, .	41 11	Interest, . . .	391 54
Real estate by foreclosure, .	3,030 45	Premiums, . . .	25 16
Cash in hands of treasurer, .	2,047 81	Fines, . . .	12 43
		Withdrawal profits, . . .	117 90
		Guaranty fund, . . .	279 02
		Surplus, . . .	702 33
	\$51,219 37		\$51,219 37

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$12,284 00	For real estate loans, . . .	\$3,400 00
interest, . . .	2,633 97	share loans, . . .	925 00
premiums, . . .	198 96	dues capital (withdrawn), . .	10,073 00
finer, . . .	186 40	profits capital (with-	
transfer fees, . . .	25	drawn), . . .	1,266 16
real estate loans repaid, .	450 00	temporary expenses, . .	149 43
share loans repaid, . .	1,170 00	forfeited shares, . .	28 24
withdrawal profits, . .	315 43	taxes and insurance, . .	82 54
rents, . . .	56 00		
Cash on hand Oct. 31, 1893, .	677 17	Cash on hand Oct. 31, 1894, .	2,047 81
	\$17,972 18		\$17,972 18

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force	Total Value.		
Feb., 1889, .	1	\$81 00	330	\$26,730 00	Dues capital, as per gen- eral ledger, . . .	\$43,583 00
Aug., 1889, .	2	72 82	75	5,461 60	Profits capital, as per general ledger, . . .	6,107 99
Feb., 1890, .	3	64 90	32	2,076 80	Unpaid dues, . . .	562 00
Aug., 1890, .	4	57 17	29	1,657 93		
Feb., 1891, .	5	49 16	126	6,260 94		
Aug., 1891, .	6	42 42	33	1,399 86		
Feb., 1892, .	7	35 36	44	1,555 84		
Aug., 1892, .	8	28 50	64	1,824 64		
Feb., 1893, .	9	21 85	48	1,048 80		
Aug., 1893, .	10	15 38	66	1,016 08		
Feb., 1894, .	11	9 10	96	873 60		
Aug., 1894, .	12	3 00	72	216 00		
Dues paid in advance, . . .				132 00		
Total,				\$50,252 99	Total,	\$50,252 99

Number of shares issued during the year,	185	
Number of shares now in force,	1,015	
Number of shares now borrowed upon,	265	
Largest number of shares held by any one member,	20	
Number of shares withdrawn during the year,	273	
Highest premium received during the year,		\$0 05
Lowest premium received during the year,		05
Number of members withdrawn during the year,	39	
Present number of members,	220	
Present number of borrowers,	55	
Present number of non-borrowers,	165	
Number of loans secured by first mortgage of real estate,	58	
Number of loans on shares,	6	
Largest loan to any one member,		3,400 00
Smallest loan to any one member,		100 00
Amount of expenses of the corporation for the year ending Oct. 31, 1894,		199 43
Date of examination by commissioner: March 12.		

READING CO-OPERATIVE BANK—READING.

Incorporated Nov. 27, 1886. Commenced business Dec. 6, 1886.

WENDELL BANCROFT, *President.* HARRY P. BOSSON, *Secretary.*
EDGAR N. HUNT, *Treasurer.*

Names of security committee :
WENDELL BANCROFT, Moses E. NICHOLS,
LEWIS M. BANCROFT.

Regular meetings the first Monday of each month.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$142,235 00	Dues capital, . . .	\$139,553 00
Loans on shares, . . .	9,960 00	Profits capital (all series), . .	24,607 03
Unpaid interest, . . .	1,100 00	Guaranty fund, . . .	843 67
Insurance account, . . .	52 50	Surplus, . . .	703 79
Cash in hands of secretary, . .	1 00	Forfeited share account, . .	49 50
Cash in hands of treasurer, . .	12,808 49	Uncompleted loans, . . .	2,490 00
	\$168,156 99		\$168,156 99

Detailed Statement of Receipts and Disbursements for the Year ending
Oct. 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$43,553 00	For real estate loans, . . .	\$44,210 00
interest, . . .	8,642 08	share loans, . . .	6,215 00
premiums, . . .	832 57	dues capital (withdrawn), . .	21,433 00
fines, . . .	452 11	dues capital (forfeited), . .	18 00
transfer fees, . . .	4 50	dues capital (retired), . .	4,056 00
real estate loans repaid, . .	26,785 00	profits capital (with-	
share loans repaid, . .	5,850 00	drawn), . . .	3,033 31
withdrawal profits, . .	244 15	profits capital (forfeited), . .	72
forfeited shares, . .	2 55	profits capital (retired), . .	1,103 64
uncompleted loans, . .	2,400 00	temporary expenses, . .	249 99
		salaries, . . .	520 00
Cash on hand Oct. 31, 1893, . .	4,935 69	insurance, . . .	52 50
	\$93,701 65	Cash on hand Oct. 31, 1894, . .	12,809 49
			\$93,701 65

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Dec., 1886, .	1	\$123 32	278	\$34,282 96	Dues capital as per gen- eral ledger, . . .	\$139,553 00
June, 1887, .	2	113 57	62	7,041 34	Profits capital as per general ledger, . . .	24,607 03
Dec., 1887, .	3	104 16	83	8,646 28	Unpaid dues, . . .	1,596 00
June, 1888, .	4	95 00	92	8,740 00		
Dec., 1888, .	5	86 14	102	8,786 28		
June, 1889, .	6	77 54	191	14,810 14		
Dec., 1889, .	7	69 24	136	9,416 64		
June, 1890, .	8	61 19	163	9,973 97		
Dec., 1890, .	9	53 39	193	10,304 27		
June, 1891, .	10	45 82	251	11,500 82		
Dec., 1891, .	11	38 52	212	8,166 24		
June, 1892, .	12	31 41	337	10,585 17		
Dec., 1892, .	13	24 51	492	12,058 92		
May, 1893, .	14	18 90	212	4,006 80		
Nov., 1893, .	15	12 40	383	4,749 20		
May, 1894, .	16	6 10	430	2,623 00		
Dues paid in advance, . . .				64 00		
Total,				\$165,755 03	Total,	\$165,755 03

Number of shares issued during the year,	886	
Number of shares now in force,	3,617	
Number of shares now borrowed upon,	980	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	714	
Number of shares forfeited during the year,	2	
Number of shares retired during the year,	48	
Highest premium received during the year,		\$0 15
Lowest premium received during the year,		05
Number of members withdrawn during the year,	81	
Present number of members,	528	
Present number of borrowers,	154	
Present number of non-borrowers,	374	
Number of loans secured by first mortgage of real estate,	126	
Number of loans on shares,	35	
Largest loan to any one member,		3,500 00
Smallest loan to any one member,		30 00
Amount of expenses of the corporation for the year ending Oct. 31, 1894,		769 99
Date of examination by commissioner: November 2.		

RELIANCE CO-OPERATIVE BANK—CAMBRIDGE.

Incorporated July 16, 1889. Commenced business July 10, 1889.

JOSEPH G. THORP, Jr., President. EDWARD W. WHITE, Secretary.
EDWARD W. WHITE, Treasurer.

Names of security committee :

GEO. H. STEARNS, MARSHALL N. STEARNS,
HERMAN BIRD, MICHAEL CORCORAN,
GEO. A. ALLISON.

Regular meetings the second Wednesday of each month.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . .	\$78,235 00	Dues capital,	\$88,556 00
Loans on shares,	4,268 00	Profits capital (all series), . .	9,128 30
Permanent expense account, .	366 06	Interest,	2,209 80
Temporary expense account, .	145 64	Premiums,	200 98
Real estate by foreclosure, .	4,021 01	Fines,	165 81
Unpaid interest,	492 45	Transfer fees,	1 25
Unpaid premiums,	52 51	Withdrawal profits,	137 15
Unpaid fines,	148 12	Forfeiture profits,	36 57
Rent,	40 00	Guaranty fund,	607 48
Cash in hands of treasurer, .	13,868 85	Surplus,	516 40
		Forfeited share account, . .	20 60
		Security committee,	57 30
	\$101,637 64		\$101,637 64

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	\$34,161 00	For real estate loans,	\$29,960 00
interest,	5,490 98	share loans,	4,703 00
premiums,	513 07	dues capital (withdrawn), . .	14,906 00
fines,	294 99	dues capital (forfeited), . .	546 00
transfer fees,	2 25	dues capital (retired), . . .	5,183 00
real estate loans repaid, . .	28,350 00	profits capital (with-	
share loans repaid,	3,085 00	drawn),	1,367 15
withdrawal profits,	345 49	profits capital (forfeited), .	58 67
forfeiture profits,	41 67	profits capital (retired), . .	855 70
forfeited shares,	16 50	temporary expenses,	677 88
rent of office,	121 50	permanent expenses,	70 50
security committee,	37 50	forfeited shares,	33 25
		real estate foreclosed, . . .	4,021 01
		security committee,	35 20
		rent,	27 50
Cash on hand Oct. 31, 1893, .	3,852 76	Cash on hand Oct. 31, 1894, .	13,868 83
	\$76,312 71		\$76,312 71

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
July, 1889, .	1	\$73 95	413	\$30,541 35	Dues capital, as per gen- eral ledger, . . .	\$88,556 00
Jan., 1890, .	2	66 01	196	12,937 96	Profits capital, as per general ledger, . . .	9,128 30
July, 1890, .	3	58 28	112	6,527 36	Unpaid dues, . . .	1,078 00
Jan., 1891, .	4	50 79	141	7,161 39		
July, 1891, .	5	43 51	179	7,788 29		
Jan., 1892, .	6	36 42	307	11,180 94		
July, 1892, .	7	29 54	284	8,389 36		
Jan., 1893, .	8	22 86	141	3,223 26		
July, 1893, .	9	16 37	260	4,256 20		
Jan., 1894, .	10	10 09	491	4,954 19		
July, 1894, .	11	4 00	402	1,608 00		
Dues paid in advance, . . .				194 00		
Total,				\$98,762 30	Total,	\$98,762 30

Number of shares issued during the year,	956	
Number of shares now in force,	2,926	
Number of shares now borrowed upon,	652	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	607	
Number of shares forfeited during the year,	31	
Number of shares retired during the year,	86	
Highest premium received during the year,		\$0 40
Lowest premium received during the year,		05
Number of members withdrawn during the year,	80	
Present number of members,	387	
Present number of borrowers,	61	
Present number of non-borrowers,	326	
Number of loans secured by first mortgage of real estate,	41	
Number of loans on shares,	20	
Largest loan to any one member,		5,000 00
Smallest loan to any one member,		20 00
Amount of expenses of the corporation for the year ending Oct. 31, 1894,		592 16
Date of examination by commissioner: March 29.		

ROXBURY CO-OPERATIVE BANK—ROXBURY.

Incorporated Oct. 3, 1889. Commenced business Nov. 1, 1889.

FRANK TUCKER, *President.*

T. J. SPROUL, *Secretary.*

JOSEPH ENGEL, *Treasurer.*

Names of security committee :

JOSEPH ENGEL,
R. A. WATSON,

W. A. FOLSOM,
A. M. LEONARD.

Regular meetings on the first business day of each month.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$69,250 00	Dues capital, . . .	\$75,350 00
Loans on shares, . . .	3,140 00	Profits capital (all series), .	7,423 87
Permanent expense account,	398 00	Guaranty fund, . . .	262 00
Unpaid interest, . . .	97 00	Surplus, . . .	410 71
Unpaid premiums, . . .	6 75		
Unpaid fines, . . .	19 38		
Cash in hands of treasurer, .	10,535 45		
	\$83,446 58		\$83,446 58

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$34,153 00	For real estate loans, . . .	\$28,800 00
interest, . . .	4,330 86	share loans, . . .	4,130 00
premiums, . . .	377 70	dues capital (withdrawn),	14,844 00
fines, . . .	136 39	profits capital (with-	
transfer fees, . . .	1 50	drawn), . . .	1,167 05
real estate loans repaid,	16,850 00	temporary expenses, .	765 40
share loans repaid, .	3,780 00	forfeited shares, . . .	8 84
withdrawal profits, .	291 76		
rent, temporary expense,	105 00		
Cash on hand Oct. 31, 1893, .	224 53	Cash on hand Oct. 31, 1894,	10,535 45
	\$60,250 74		\$60,250 74

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Nov., 1889, .	1	\$69 84	156	\$10,895 04	Dues capital, as per gen- eral ledger, . . .	\$75,350 00
May, 1890, .	2	61 88	66	4,084 08	Profits capital as per general ledger, . . .	7,423 87
Nov., 1890, .	3	54 16	327	17,710 32	Unpaid dues, . . .	584 00
May, 1891, .	4	46 67	227	10,594 09		
Nov., 1891, .	5	39 40	234	9,219 60		
May, 1892, .	6	32 34	302	9,766 68		
Nov., 1892, .	7	25 49	194	4,945 06		
May, 1893, .	8	18 84	370	6,970 80		
Nov., 1893, .	9	12 38	250	3,095 00		
May, 1894, .	10	6 10	972	5,929 20		
Dues paid in advance, . . .				148 00		
Total,				\$83,357 87	Total,	\$83,357 87

Number of shares issued during the year,	1,304	
Number of shares now in force,	3,098	
Number of shares now borrowed upon,	575	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	644	
Highest premium received during the year,		\$0 20
Lowest premium received during the year,		05
Number of members withdrawn during the year,	83	
Present number of members,	368	
Present number of borrowers,	39	
Present number of non-borrowers,	329	
Number of loans secured by first mortgage of real estate,	24	
Number of loans on shares,	16	
Largest loan to any one member,		5,000 00
Smallest loan to any one member,		50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1894,		885 40
Date of examination by commissioner: June 21.		

SALEM CO-OPERATIVE BANK—SALEM.

Incorporated April 7, 1888. Commenced business April 13, 1888.

JOHN M. RAYMOND, *President.*

ALBERT C. MACKINTIRE, *Secretary.*

ALBERT C. MACKINTIRE, *Treasurer.*

Names of security committee :

JOHN M. RAYMOND,
GEO. W. PICKERING,

FRANK A. NEWELL,
E. A. MACKINTIRE.

Regular meetings the second Friday of each month.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$182,590 00	Dues capital, . . .	\$167,363 00
Loans on shares, . . .	4,065 00	Profits capital (all series), . .	23,375 44
Temporary expense account, . .	9 00	Interest, . . .	981 68
Unpaid interest, . . .	1,052 67	Premiums, . . .	139 80
Unpaid premiums, . . .	175 05	Fines, . . .	34 06
Unpaid fines, . . .	132 36	Transfer fees, . . .	25
Cash in hands of treasurer, . .	10,531 19	Withdrawal profits, . . .	28 76
		Guaranty fund, . . .	1,765 97
		Surplus, . . .	4,834 75
		Forfeited share account, . .	31 56
	<hr/>		<hr/>
	\$198,555 27		\$198,555 27

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$59,743 00	For real estate loans, . . .	\$49,510 00
interest, . . .	11,246 27	share loans, . . .	4,165 00
premiums, . . .	1,762 35	dues capital (withdrawn), . .	36,403 00
fines, . . .	286 13	dues capital (forfeited), . .	36 00
transfer fees, . . .	2 75	dues capital (retired), . .	15,560 00
real estate loans repaid, . .	41,675 00	profits capital (with- drawn), . . .	4,289 55
share loans repaid, . .	5,325 00	profits capital (forfeited), . .	3 34
withdrawal profits, . .	396 41	profits capital (retired), . .	2,824 88
forfeiture profits, . .	1 54	temporary expenses, . .	1,182 73
forfeited shares, . .	15 87	forfeited shares, . .	51 19
Cash on hand Oct. 31, 1893, . .	4,102 56	Cash on hand Oct. 31, 1894, . .	10,531 19
	<hr/>		<hr/>
	\$124,556 88		\$124,556 88

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
April, 1888, .	1	\$96 89	245	\$23,738 05	Dues capital, as per gen- eral ledger, . . .	\$167,363 00
Oct., 1888, .	2	88 13	220	19,388 60	Profits capital, as per general ledger, . . .	23,375 44
April, 1889, .	3	79 62	261	20,780 82	Unpaid dues, . . .	1,649 00
Oct., 1889, .	4	71 46	221	15,792 66		
April, 1890, .	5	63 33	274	17,352 42		
Oct., 1890, .	6	55 55	367	20,386 85		
April, 1891, .	7	47 99	429	20,587 71		
Oct., 1891, .	8	40 65	330	13,414 50		
April, 1892, .	9	33 53	367	12,305 51		
Oct., 1892, .	10	26 61	316	8,408 76		
April, 1893, .	11	19 89	356	7,080 84		
Oct., 1893, .	12	13 38	550	7,359 00		
April, 1894, .	13	7 09	708	5,019 72		
Oct., 1894, .	14	1 00	657	657 00		
Dues paid in advance, . . .				115 00		
Total,				\$192,387 44	Total,	\$192,387 44

Number of shares issued during the year,	1,497	
Number of shares now in force,	5,301	
Number of shares now borrowed upon,	1,113	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	1,108	
Number of shares forfeited during the year,	2	
Number of shares retired during the year,	250	
Highest premium received during the year,		\$0 35
Lowest premium received during the year,		05
Number of members withdrawn during the year,	153	
Present number of members,	885	
Present number of borrowers,	186	
Present number of non-borrowers,	699	
Number of loans secured by first mortgage of real estate,	202	
Number of loans on shares,	35	
Largest loan to any one member,		5,000 00
Smallest loan to any one member,		100 00
Amount of expenses of the corporation for the year ending Oct. 31, 1894,		1,182 73
Date of examination by commissioner: February 26.		

SANDWICH CO-OPERATIVE BANK — SANDWICH.

Incorporated Oct. 1, 1885. Commenced business Dec. 15, 1885.

JOHN E. PRATT, *President.*

W. H. HEALD, *Secretary.*

W. H. HEALD, *Treasurer.*

Names of security committee :

LEVI S. NYE,

E. B. HOWLAND,

W. E. BOYDEN.

Regular meetings the third Tuesday of each month.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$11,250 00	Dues capital,	\$12,138 00
Loans on shares,	1,450 00	Profits capital (all series), .	1,798 80
Permanent expense account, .	134 28	Interest,	237 78
Temporary expense account, .	71 98	Fines,	15 07
Suspense account,	46 42	Withdrawal profits,	2 93
Cash in hands of treasurer, .	1,271 92	Guaranty fund,	26 16
		Surplus,	5 86
	\$14,224 60		\$14,224 60

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	\$2,713 00	For real estate loans,	\$2,100 00
Interest,	633 02	share loans,	300 00
finer,	34 41	dues capital (withdrawn), . .	696 00
transfer fees,	75	profits capital (with-	
share loans repaid,	50 00	drawn),	53 19
withdrawal profits,	13 29	temporary expenses,	118 44
Cash on hand Oct. 31, 1893, .	1,095 08	Cash on hand Oct. 31, 1894, .	1,271 92
	\$4,539 55		\$4,539 55

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Dec., 1885, .	1	\$128 92	33	\$4,234 36	Dues capital, as per gen- eral ledger, . . .	\$12,138 00
June, 1886, .	2	120 47	1	120 47	Profits capital, as per general ledger, . . .	1,798 80
Dec., 1886, .	3	112 12	34	3,812 08	Unpaid dues, . . .	209 00
June, 1887, .	4	104 02	2	208 04		
Dec., 1887, .	5	95 95	3	287 85		
June, 1888, .	6	87 98	5	439 90		
Dec., 1888, .	7	80 15	12	961 80		
June, 1889, .	8	72 52	6	435 12		
Dec., 1889, .	9	65 08	9	585 72		
June, 1890, .	10	57 83	4	231 32		
Dec., 1890, .	11	50 70	12	608 40		
June, 1891, .	12	43 76	3	131 28		
Dec., 1891, .	13	38 95	14	517 30		
June, 1892, .	14	30 25	23	696 75		
Dec., 1892, .	15	23 70	10	237 00		
June, 1893, .	16	17 31	11	190 41		
Dec., 1893, .	17	11 08	25	277 00		
June, 1894, .	18	5 00	28	140 00		
Dues paid in advance, . . .				12 00		
Total,				\$14,145 80	Total,	\$14,145 80

Number of shares issued during the year, 61
Number of shares now in force, 235
Number of shares now borrowed upon, 81
Largest number of shares held by any one member, 12
Number of shares withdrawn during the year, 30
Highest per centum of interest received during the year: 8½.
Lowest per centum of interest received during the year: 5.
Number of members withdrawn during the year, 4
Present number of members, 82
Present number of borrowers, 35
Present number of non-borrowers, 47
Number of loans secured by first mortgage of real estate, 25
Number of loans on shares, 14
Largest loan to any one member, \$1,000 00
Smallest loan to any one member, 50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1894, . . . 118 44
Date of examination by commissioner: July 31.

SECURITY CO-OPERATIVE BANK — BROCKTON.

Incorporated Dec. 17, 1877. Commenced business Dec. 20, 1877.

B. E. JONES, *President.*

HENRY C. GURNEY, *Secretary.*

FRED B. HOWARD, *Treasurer.*

Names of security committee :

L. F. SEVERANCE,

T. E. GIFFORD,

W. H. SAVAGE.

Regular meetings the third Thursday of each month.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$208,050 00	Dues capital, . . .	\$192,950 00
Loans on shares, . . .	7,816 00	Profits capital (all series), .	30,436 47
Permanent expense account, .	275 00	Interest, . . .	5,352 25
Temporary expense account, .	438 86	Premiums, . . .	573 45
Real estate by foreclosure, .	3,086 83	Fines, . . .	132 81
Unpaid interest, . . .	2,463 04	Transfer fees, . . .	1 25
Unpaid premiums, . . .	274 36	Withdrawal profits, . . .	279 74
Unpaid fines, . . .	205 30	Forfeiture profits, . . .	6 79
Mortgages, . . .	6,000 00	Guaranty fund, . . .	1,162 10
Insurance paid, . . .	11 25	Surplus, . . .	9 33
Cash in hands of secretary, .	105 44	Forfeited share account, .	53 00
Cash in hands of treasurer, .	2,231 11		
	<u>\$230,957 19</u>		<u>\$230,957 19</u>

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$63,011 00	For real estate loans, . . .	\$35,450 00
interest, . . .	15,052 95	share loans, . . .	10,566 00
premiums, . . .	1,519 57	dues capital (withdrawn), .	34,904 00
fines, . . .	452 57	dues capital (forfeited), .	343 00
transfer fees, . . .	3 75	dues capital (retired), .	44,574 00
real estate loans repaid, .	69,464 80	dues capital (matured), .	13,215 00
share loans repaid, . . .	14,665 00	profits capital (with-	
withdrawal profits, . . .	1,135 14	drawn), . . .	4,556 96
forfeiture profits, . . .	26 33	profits capital (forfeited), .	103 54
forfeited shares, . . .	42 50	profits capital (retired), .	11,771 19
insurance, . . .	44 28	profits capital (matured), .	6,040 19
real estate by fore-		temporary expenses, . . .	1,543 05
closure, . . .	2,738 00	interest on retired shares, .	1,106 12
		legal expenses, . . .	23 26
		insurance, . . .	40 95
		real estate by foreclosure, .	3,458 13
Cash on hand Oct. 31, 1893, .	1,880 11	Cash on hand Oct. 31, 1894, .	2,336 55
	<u>\$170,036 00</u>		<u>\$170,036 00</u>

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Dec., 1883, .	7	\$186 53	66	\$12,310 98	Dues capital, as per gen- eral ledger, . . .	\$192,950 00
Dec., 1884, .	8	163 20	36	5,875 20	Profits capital, as per general ledger, . . .	30,436 47
Dec., 1885, .	9	141 40	81	11,453 40	Unpaid dues, . . .	3,013 00
Dec., 1886, .	10	121 06	91	11,016 46		
Dec., 1887, .	11	102 03	208	21,222 24		
Dec., 1888, .	12	84 26	383	32,271 58		
Dec., 1889, .	13	67 66	606	41,001 96		
Dec., 1890, .	14	52 11	570	29,702 70		
Dec., 1891, .	15	37 55	739	27,749 45		
Dec., 1892, .	16	23 90	883	21,103 70		
June, 1893, .	17	17 40	242	4,210 80		
Dec., 1893, .	18	11 10	490	5,439 00		
June, 1894, .	19	5 00	531	2,655 00		
Dues paid in advance, . . .				387 00		
Total,				\$226,399 47	Total,	\$226,399 47

Number of shares issued during the year,	1,105	
Number of shares now in force,	4,926	
Number of shares now borrowed upon,	1,354	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	1,158	
Number of shares forfeited during the year,	24	
Number of shares retired during the year,	550	
Number of shares matured during the year,	97	
Highest premium received during the year,		\$0 15
Lowest premium received during the year,		10
Number of members withdrawn during the year,	150	
Present number of members,	679	
Present number of borrowers,	171	
Present number of non-borrowers,	508	
Number of loans secured by first mortgage of real estate,	190	
Number of loans on shares,	43	
Largest loan to any one member,		3,000 00
Smallest loan to any one member,		25 00
Amount of expenses of the corporation for the year ending Oct. 31, 1894,		1,593 06
Date of examination by commissioner: February 28.		

SOMERVILLE CO-OPERATIVE BANK—SOMERVILLE.

Incorporated May 4, 1880. Commenced business June 7, 1880.

J. FRANK WELLINGTON, *President.*FRANKLIN J. HAMBLIN, *Secretary.*FRANKLIN J. HAMBLIN, *Treasurer.*

Names of security committee:

B. F. THOMPSON,

M. H. LOCKE,

N. H. REED.

Regular meetings the first Monday of each month.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$396,150 00	Dues capital, . . .	\$360,261 00
Loans on shares, . . .	16,500 00	Profits capital (all series), . .	59,520 81
Permanent expense account, . .	500 00	Interest, . . .	2,491 12
Temporary expense account, . .	105 11	Premiums, . . .	131 89
Insurance, . . .	7 50	Fines, . . .	112 75
Cash in hands of treasurer, . .	11,824 95	Withdrawal profits, . . .	123 96
		Forfeiture profits, . . .	33 67
		Guaranty fund, . . .	1,575 00
		Surplus, . . .	198 57
		Forfeited share account, . .	638 77
	\$425,087 56		\$425,087 56

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$120,416 00	For real estate loans, . . .	\$141,950 00
interest, . . .	24,819 46	share loans, . . .	10,975 00
premiums, . . .	1,287 16	dues capital (withdrawn), . .	49,052 00
finer, . . .	977 05	dues capital (forfeited), . .	1,841 00
transfer fees, . . .	3 50	dues capital (retired), . .	19,809 00
real estate loans repaid, . .	87,000 00	dues capital (matured), . .	16,336 00
share loans repaid, . .	11,750 00	profits capital (with-	
withdrawal profits, . .	682 96	drawn), . . .	6,578 23
forfeiture profits, . .	91 51	profits capital (forfeited), . .	422 22
forfeited shares, . .	1,889 36	profits capital (retired), . .	7,362 26
insurance, . . .	518 25	profits capital (matured), . .	7,693 03
loans on city bonds, . .	27,500 00	temporary expenses, . .	1,489 62
suspense, . . .	1 50	permanent expenses, . .	40 11
		forfeited shares, . .	1,395 40
		security committee, . .	285 00
		finance committee, . .	96 00
		insurance, . . .	518 25
Cash on hand Oct. 31, 1893, . .	781 32	Cash on hand Oct. 31, 1894, . .	11,824 95
	\$277,718 07		\$277,718 07

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Oct., 1883, .	8	\$191 33	27	\$5,165 91	Dues capital, as per gen- eral ledger, . . .	\$360,261 00
April, 1884, .	9	179 47	68	12,203 96	Profits capital, as per general ledger, . . .	59,520 81
Oct., 1884, .	10	168 08	44	7,396 52	Unpaid dues, . . .	2,569 00
April, 1885, .	11	157 04	29	4,554 16		
Oct., 1885, .	12	146 35	60	8,781 00		
April, 1886, .	13	135 98	79	10,742 42		
Oct., 1886, .	14	125 86	62	7,803 32		
April, 1887, .	15	116 07	219	25,419 33		
Oct., 1887, .	16	106 60	132	14,071 20		
April, 1888, .	17	97 44	283	27,575 52		
Oct., 1888, .	18	88 52	172	15,225 44		
April, 1889, .	19	79 87	331	26,436 97		
Oct., 1889, .	20	71 53	416	29,756 48		
April, 1890, .	21	63 43	651	41,292 93		
Oct., 1890, .	22	55 62	421	23,416 02		
April, 1891, .	23	48 03	755	36,262 65		
Oct., 1891, .	24	40 65	556	22,601 40		
April, 1892, .	25	33 51	1,078	36,123 78		
Oct., 1892, .	26	26 60	793	21,093 80		
April, 1893, .	27	19 90	1,061	21,113 90		
Oct., 1893, .	28	13 40	1,049	14,056 60		
April, 1894, .	29	7 10	1,305	9,265 50		
Oct., 1894, .	30	1 00	1,274	1,274 00		
Dues paid in advance, . . .				719 00		
Total,				\$422,350 81	Total,	\$422,350 81

Number of shares issued during the year,	3,204	
Number of shares now in force,	10,865	
Number of shares now borrowed upon,	2,723	
Largest number of shares held by any one membor,	25	
Number of shares withdrawn during the year,	1,664	
Number of shares forfeited during the year,	79	
Number of shares retired during the year,	175	
Number of shares matured during the year,	119	
Highest premium received during the year,		\$0 10
Lowest premium received during the year,		05
Number of members withdrawn during the year,	214	
Present number of members,	1,196	
Present number of borrowers,	293	
Present number of non-borrowers,	903	
Number of loans secured by first mortgage of real estate,	222	
Number of loans on shares,	71	
Largest loan to any one member,		5,000 00
Smallest loan to any one member,		50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1894,		1,629 73
Date of examination by commissioner: June 28.		

SOUTH FRAMINGHAM CO-OPERATIVE BANK — SOUTH FRAMINGHAM.

Incorporated April 16, 1889. Commenced business May 6, 1889.

ALFRED M. EAMES, *President.*

HARRIE L. DAVENPORT, *Secretary.*

HARRIE L. DAVENPORT, *Treasurer.*

Names of security committee :

FRANK H. FALES,

ELIAZER GOULDING,

CHAS. H. FULLER.

Regular meetings the first Monday of each month.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$92,350 00	Dues capital, . . .	\$88,445 00
Loans on shares, . . .	3,865 00	Profits capital (all series), .	11,812 85
Permanent expense account, .	108 97	Guaranty fund, . . .	489 97
Real estate by foreclosure, .	1,150 00	Surplus, . . .	399 43
Unpaid interest, . . .	333 82	Forfeited share account, .	464 21
Unpaid premiums, . . .	15 30		
Unpaid fines, . . .	54 76		
Rent, . . .	5 50		
Note of town of Framingham, .	1,000 00		
Cash in hands of treasurer, .	2,728 09		
	<hr/>		<hr/>
	\$101,611 44		\$101,611 44

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$29,968 00	For real estate loans, . . .	\$26,925 00
interest, . . .	5,498 48	share loans, . . .	2,580 00
premiums, . . .	276 32	dues capital (withdrawn), .	12,642 00
fines, . . .	289 90	dues capital (forfeited), .	300 00
real estate loans repaid, .	8,950 00	dues capital (retired), .	3,737 00
share loans repaid, . . .	3,975 00	profits capital (with-	
withdrawal profits, . . .	178 02	drawn), . . .	1,236 93
forfeiture profits, . . .	11 70	profits capital (forfeited), .	106 37
forfeited shares, . . .	254 72	profits capital (retired), .	580 20
town note, . . .	3,000 00	temporary expenses, . . .	704 89
real estate by foreclos-		forfeited shares, . . .	216 97
ure, . . .	93 18	real estate by foreclosure, .	1,247 57
rent, . . .	33 00		
temporary expense, . . .	05		
Cash on hand Oct. 31, 1893, .	535 65	Cash on hand Oct. 31, 1894, .	2,728 09
	<hr/>		<hr/>
	\$53,064 02		\$53,064 02

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
May, 1889, .	1	\$77 86	442	\$34,414 12	Dues capital, as per gen- eral ledger, . . .	\$88,445 00
Nov., 1889, .	2	69 77	200	13,954 00	Profits capital, as per general ledger, . . .	11,812 83
May, 1890, .	3	61 89	196	12,130 44	Unpaid dues, . . .	873 00
Nov., 1890, .	4	54 22	143	7,753 46		
May, 1891, .	5	46 75	103	4,815 25		
Nov., 1891, .	6	39 47	192	7,578 24		
May, 1892, .	7	32 40	184	5,961 60		
Nov., 1892, .	8	25 53	120	3,063 60		
May, 1893, .	9	18 86	281	5,299 66		
Nov., 1893, .	10	12 39	324	4,014 36		
May, 1894, .	11	6 10	321	1,958 10		
Dues paid in advance, . . .				188 00		
Total,				\$101,130 83	Total,	\$101,130 83

Number of shares issued during the year,	702
Number of shares now in force,	2,506
Number of shares now borrowed upon,	681
Largest number of shares held by any one member,	25
Number of shares withdrawn during the year,	437
Number of shares forfeited during the year,	16
Number of shares retired during the year,	60
Highest per centum of interest received during the year: 7½.	
Lowest per centum of interest received during the year: 6.	
Number of members withdrawn during the year,	92
Present number of members,	389
Present number of borrowers,	85
Present number of non-borrowers,	304
Number of loans secured by first mortgage of real estate,	83
Number of loans on shares,	22
Largest loan to any one member,	\$4,000 00
Smallest loan to any one member,	25 00
Amount of expenses of the corporation for the year ending Oct. 31, 1894,	723 00
Date of examination by commissioner: February 15.	

SOUTH SHORE CO-OPERATIVE BANK—WEYMOUTH.

Incorporated April 19, 1890. Commenced business May 5, 1890.

FRANCIS AMBLER, *President.* CHAS. G. SHEPPARD, *Secretary.*
CHAS. G. SHEPPARD, *Treasurer.*

Names of security committee:

GEORGE W. WHITE, JOHN B. RHINES,
DAVID J. PIERCE.

Regular meetings the first Monday of each month.

BALANCE SHEET OCT. 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$37,250 00	Dues capital, . . .	\$38,545 00
Loans on shares, . . .	3,620 00	Profits capital (all series), . .	4,852 50
Permanent expense account, .	185 00	Guaranty fund, . . .	65 00
Unpaid interest, . . .	82 50	Surplus, . . .	66 18
Unpaid premiums, . . .	7 45	Forfeited share account, . .	4 00
Unpaid fines, . . .	9 24	Security committee, . . .	20 00
Cash in hands of treasurer, .	2,398 49		
	\$43,552 68		\$43,552 68

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$14,587 00	For real estate loans, . . .	\$9,300 00
interest, . . .	2,289 73	share loans, . . .	1,845 00
premiums, . . .	195 90	dues capital (with-	
fines, . . .	58 42	drawn), . . .	5,447 00
transfer fees, . . .	25	dues capital (forfeited), . .	4 00
real estate loans repaid, . .	2,200 00	dues capital (retired), . .	2,000 00
share loans repaid, . . .	1,290 00	profits capital (with-	
withdrawal profits, . . .	105 71	drawn), . . .	421 98
forfeited shares, . . .	4 00	profits capital (retired), . .	263 60
security committee, . . .	20 00	temporary expenses, . . .	198 93
expense account, . . .	5 00	permanent expenses, . . .	78 99
Cash on hand Oct. 31, 1893, .	1,201 98	Cash on hand Oct. 31, 1894, .	2,398 49
	\$21,957 99		\$21,957 99

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
May, 1890, .	1	\$62 61	338	\$21,162 18	Dues capital as per gen- eral ledger, . . .	\$38,545 00
Nov., 1890, .	2	54 79	88	4,821 52	Profits capital as per general ledger, . . .	4,852 50
May, 1891, .	3	47 18	83	3,915 94	Unpaid dues, . . .	174 00
Nov., 1891, .	4	39 78	75	2,983 50		
May, 1892, .	5	32 61	141	4,598 01		
Nov., 1892, .	6	25 67	58	1,488 86		
May, 1893, .	7	18 94	101	1,912 94		
Nov., 1893, .	8	12 42	124	1,540 08		
May, 1894, .	9	6 11	177	1,081 47		
Dues paid in advance, . . .				67 00		
Total,				\$43,571 50		\$43,571 50

Number of shares issued during the year,	385	
Number of shares now in force,	1,185	
Number of shares now borrowed upon,	304	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	282	
Number of shares forfeited during the year,	4	
Number of shares retired during the year,	40	
Highest premium received during the year,		\$0 15
Lowest premium received during the year,		05
Number of members withdrawn during the year,	55	
Present number of members,	216	
Present number of borrowers,	41	
Present number of non-borrowers,	175	
Number of loans secured by first mortgage of real estate,	35	
Number of loans on shares,	12	
Largest loan to any one member,		3,000 00
Smallest loan to any one member,		50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1894,		224 42
Date of examination by commissioner: April 23.		

SOUTH WEYMOUTH CO-OPERATIVE BANK—SOUTH WEYMOUTH.

Incorporated Feb. 28, 1889. Commenced business March 9, 1889.

A. FENTON BULLOCK, *President.*

F. W. HOWE, *Secretary.*

ELLIS J. PITCHER, *Treasurer.*

Names of security committee :

LOUIS A. COOK,

JOHN H. STETSON,

FRANCIS F. BULLOCK,

CHAS. H. CLAPP,

JAS. F. FRAWLEY.

Regular meetings the second Saturday of each month.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$35,000 00	Dues capital, . . .	\$35,116 00
Loans on shares, . . .	4,825 00	Profits capital (all series), . .	4,932 09
Permanent expense account, . .	118 00	Interest, . . .	74 55
Temporary expense account, . .	3 00	Premiums, . . .	5 15
Unpaid fines, . . .	23 98	Withdrawal profits, . . .	28 39
Cash in hands of treasurer, . .	327 12	Guaranty fund, . . .	133 00
		Surplus, . . .	7 92
	<u>\$40,297 10</u>		<u>\$40,297 10</u>

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$10,960 00	For real estate loans, . . .	\$6,200 00
interest, . . .	2,033 41	share loans, . . .	3,075 00
premiums, . . .	102 45	dues capital (withdrawn), . .	7,203 00
fines, . . .	164 32	profits capital (with-	
transfer fees, . . .	1 50	drawn), . . .	830 91
real estate loans repaid, . .	2,450 00	temporary expenses, . .	178 70
share loans repaid, . .	1,550 00		
withdrawal profits, . .	207 98	Cash on hand Oct. 31, 1894, .	327 12
Cash on hand Oct. 31, 1893, .	345 07		
	<u>\$17,814 73</u>		<u>\$17,814 73</u>

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Mar., 1889, .	1	\$80 29	207	\$16,620 03	Dues capital, as per gen- eral ledger, . . .	\$35,116 00
Sept., 1889, .	2	72 17	50	3,608 50	Profits capital, as per general ledger, . . .	4,932 09
Mar., 1890, .	3	64 21	89	5,714 69	Unpaid dues, . . .	1,275 00
Sept., 1890, .	4	56 48	52	2,936 96		
Mar., 1891, .	5	48 92	59	2,886 28		
Sept., 1891, .	6	41 60	20	832 00		
Mar., 1892, .	7	34 50	56	1,932 00		
Sept., 1892, .	8	27 60	121	3,339 60		
Mar., 1893, .	9	20 89	109	2,277 01		
Sept., 1893, .	10	14 39	28	402 92		
Mar., 1894, .	11	8 10	81	656 10		
Sept., 1894, .	12	2 00	50	100 00		
Dues paid in advance, . . .				17 00		
Total,				\$41,323 09	Total,	\$41,323 09

Number of shares issued during the year,	141	
Number of shares now in force,	922	
Number of shares now borrowed upon,	315	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	238	
Highest premium received during the year,		\$0 20
Lowest premium received during the year,		05
Number of members withdrawn during the year,	32	
Present number of members,	185	
Present number of borrowers,	60	
Present number of non-borrowers,	125	
Number of loans secured by first mortgage of real estate,	52	
Number of loans on shares,	34	
Largest loan to any one member,		3,050 00
Smallest loan to any one member,		25 00
Amount of expenses of the corporation for the year ending Oct. 31, 1894,		206 50
Date of examination by commissioner : March 20.		

SPRINGFIELD CO-OPERATIVE BANK—SPRINGFIELD.

Incorporated April 13, 1882. Commenced business May 9, 1882.

O. S. GREENLEAF, *President.* E. S. BATCHELDER, *Secretary.*
C. H. CHURCHILL, *Treasurer.*

Names of security committee :
C. L. SHAW, C. H. CHURCHILL,
S. D. SHERWOOD.

Regular meetings the second Tuesday of each month.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$292,361 84	Dues capital, . . .	\$279,899 00
Loans on shares, . . .	18,125 00	Profits capital (all series), . .	46,016 48
Permanent expense account, . .	500 00	Guaranty fund, . . .	1,713 27
Real estate by foreclosure, . .	2,412 00	Surplus, . . .	1,503 53
Unpaid interest, . . .	1,511 80	Forfeited share account, . .	192 73
Unpaid premiums, . . .	34 65	Suspense account, . . .	35 15
Unpaid fines, . . .	223 76		
Cash in hands of treasurer, . .	14,191 11		
	\$329,360 16		\$329,360 16

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$102,998 00	For real estate loans, . . .	\$121,575 00
interest, . . .	18,499 96	share loans, . . .	10,475 00
premiums, . . .	418 74	dues capital (withdrawn), . .	60,937 00
finer, . . .	1,049 33	dues capital (forfeited), . .	199 00
transfer fees, . . .	9 00	dues capital (retired), . .	4,140 00
real estate loans repaid, . .	88,233 16	dues capital (matured), . .	4,657 00
share loans repaid, . .	13,045 00	profits capital (with-	
withdrawal profits, . .	1,094 12	drawn), . . .	10,042 64
forfeiture profits, . .	4 52	profits capital (forfeited), . .	13 97
forfeited shares, . .	14 90	profits capital (retired), . .	1,768 45
Damon property, . .	200 84	profits capital (matured), . .	2,030 16
		temporary expenses, . .	1,340 35
		permanent expenses, . .	76 62
		interest, . . .	26 35
		Damon property, . .	157 48
Cash on hand Oct. 31, 1893, . .	6,062 56	Cash on hand Oct. 31, 1894, . .	14,191 11
	\$231,630 13		\$231,630 13

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
May, 1883, .	3	\$198 31	37	\$7,337 47	Dues capital, as per gen- eral ledger, . . .	\$279,899 00
Nov., 1883, .	4	186 87	33	6,166 71	Profits capital as per general ledger, . . .	46,016 48
May, 1884, .	5	175 72	55	9,664 60	Unpaid dues, . . .	2,713 00
Nov., 1884, .	6	164 70	33	5,435 10		
May, 1885, .	7	154 15	90	13,873 50		
Nov., 1885, .	8	143 92	65	9,354 80		
May, 1886, .	9	133 87	56	7,496 72		
Nov., 1886, .	10	124 14	54	6,703 56		
May, 1887, .	11	114 61	49	5,615 89		
Nov., 1887, .	12	105 47	111	11,707 17		
May, 1888, .	13	96 38	116	11,180 08		
Nov., 1888, .	14	87 65	83	7,274 95		
May, 1889, .	15	78 95	68	5,368 60		
Nov., 1889, .	16	70 69	198	13,996 62		
Feb., 1890, .	17	66 57	141	9,386 37		
May, 1890, .	18	62 57	190	11,888 30		
Aug., 1890, .	19	58 60	247	14,474 20		
Nov., 1890, .	20	54 70	137	7,493 90		
Feb., 1891, .	21	50 87	447	22,738 89		
May, 1891, .	22	47 12	284	13,382 08		
Aug., 1891, .	23	43 37	253	10,972 61		
Nov., 1891, .	24	39 74	350	13,909 00		
Feb., 1892, .	25	36 13	480	17,342 40		
May, 1892, .	26	32 57	522	17,001 54		
Aug., 1892, .	27	29 08	398	11,573 84		
Nov., 1892, .	28	25 62	534	13,681 08		
Feb., 1893, .	29	22 24	488	10,853 12		
May, 1893, .	30	18 91	454	8,585 14		
Aug., 1893, .	31	15 64	365	5,708 60		
Nov., 1893, .	32	12 41	443	5,497 63		
Feb., 1894, .	33	9 23	772	7,125 56		
May, 1894, .	34	6 10	639	3,897 90		
Aug., 1894, .	35	3 03	585	1,772 55		
Advance dues,				168 00		
Total,				\$328,628 48	Total,	\$328,628 48

Number of shares issued during the year,	2,713	
Number of shares now in force,	8,777	
Number of shares now borrowed upon,	2,103	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	2,198	
Number of shares forfeited during the year,	21	
Number of shares retired during the year,	30	
Number of shares matured during the year,	33	
Highest premium received during the year,		\$0 25
Lowest premium received during the year,		05
Number of members withdrawn during the year,	266	
Present number of members,	1,060	
Present number of borrowers,	211	
Present number of non-borrowers,	849	
Number of loans secured by first mortgage of real estate,	169	
Number of loans on shares,	68	
Largest loan to any one member,		5,000 00
Smallest loan to any one member,		25 00
Amount of expenses of the corporation for the year ending Oct. 31, 1894,		1,532 17
Date of examination by commissioner : October 22.		

STONEHAM CO-OPERATIVE BANK—STONEHAM.

Incorporated Jan. 10, 1887. Commenced business Feb. 1, 1887.

JASON B. SANBORN, *President.*

W. B. SNOW, *Secretary.*

W. B. SNOW, *Treasurer.*

Names of security committee:

LYMAN DIKE, A. H. COWDREY,
O. H. MARSTON.

Regular meetings the first Tuesday of each month.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$115,650 00	Dues capital, . . .	\$106,176 00
Loans on shares, . . .	4,850 00	Profits capital (all series), . .	18,437 20
Unpaid interest, . . .	387 50	Guaranty fund, . . .	825 00
Unpaid premiums, . . .	40 25	Surplus, . . .	250 30
Unpaid fines, . . .	68 88	Forfeited share account, . .	38 58
Cash in hands of treasurer, . .	4,730 45		
	<u>\$125,727 08</u>		<u>\$125,727 08</u>

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$33,098 00	For real estate loans, . . .	\$27,300 00
interest, . . .	6,899 27	share loans, . . .	3,450 00
premiums, . . .	611 10	dues capital (withdrawn), . .	20,435 00
fines, . . .	226 87	dues capital (forfeited), . .	12 00
transfer fees, . . .	1 75	dues capital (retired), . .	1,755 00
real estate loans repaid, . .	14,350 00	profits capital (with-	
share loans repaid, . .	4,100 00	drawn,) . . .	3,262 11
withdrawal profits, . .	318 61	profits capital (forfeited), . .	1 08
forfeiture profits, . .	1 08	profits capital (retired), . .	464 80
forfeited shares, . .	10 32	temporary expenses, . .	533 26
Cash on hand Oct. 31, 1893, . .	2,416 05	interest, . . .	89 35
	<u>\$62,033 05</u>	Cash on hand Oct. 31, 1894, . .	4,730 45
			<u>\$62,033 05</u>

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Feb., 1887, .	1	\$119 94	162	\$19,430 28	Dues capital, as per gen- eral ledger, . . .	\$106,176 00
Aug., 1887, .	2	110 47	46	5,081 62	Profits capital, as per general ledger, . . .	18,437 20
Feb., 1888, .	3	101 23	150	15,184 50	Unpaid dues, . . .	754 00
Aug., 1888, .	4	92 26	32	2,952 32		
Feb., 1889, .	5	83 51	86	7,181 86		
May, 1889, .	6	79 23	73	5,783 79		
Nov., 1889, .	7	70 84	109	7,721 56		
May, 1890, .	8	62 72	154	9,658 88		
Nov., 1890, .	9	54 83	249	13,652 67		
May, 1891, .	10	47 19	185	8,730 15		
Nov., 1891, .	11	39 79	184	7,321 36		
May, 1892, .	12	32 63	229	7,472 27		
Nov., 1892, .	13	25 68	208	5,341 44		
May, 1893, .	14	18 94	189	3,579 66		
Nov., 1893, .	15	12 42	352	4,371 84		
May, 1894, .	16	6 11	300	1,833 00		
Dues paid in advance, . . .				70 00		
Total,				\$125,367 20	Total,	\$125,367 20

Number of shares issued during the year,	741	
Number of shares now in force,	2,708	
Number of shares now borrowed upon,	722	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	601	
Number of shares forfeited during the year,	4	
Number of shares retired during the year,	20	
Highest premium received during the year,		\$0 25
Lowest premium received during the year,		05
Number of members withdrawn during the year,	86	
Present number of members,	395	
Present number of borrowers,	103	
Present number of non-borrowers,	292	
Number of loans secured by first mortgage of real estate,	109	
Number of loans on shares,	26	
Largest loan to any one member,		5,000 00
Smallest loan to any one member,		50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1894,		533 26
Date of examination by commissioner: June 29.		

STOUGHTON CO-OPERATIVE BANK — STOUGHTON.

Incorporated March 23, 1886. Commenced business April 10, 1886.

HENRI L. JOHNSON, *President.*

HENRY W. BRITTON, *Secretary.*

HENRY W. BRITTON, *Treasurer.*

Names of security committee:

RICHARD B. WARD,

GEORGE F. WALKER,

CHRISTOPHER FARRELL.

Regular meetings the second Saturday of each month.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$148,275 00	Dues capital, . . .	\$136,643 00
Loans on shares, . . .	13,975 00	Profits capital (all series), . .	23,730 51
Permanent expense account, . .	50 00	Interest, . . .	723 30
Temporary expense account, . .	6 00	Premiums, . . .	68 30
Cash in hands of treasurer, . .	2,299 55	Fines, . . .	42 00
		Transfer fees, . . .	75
		Withdrawal profits, . . .	131 52
		Forfeiture profits, . . .	13 12
		Guaranty fund, . . .	1,279 00
		Surplus, . . .	1,697 96
		Forfeited share account, . .	275 89
	<u>\$164,605 55</u>		<u>\$164,605 55</u>

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$40,224 00	For real estate loans, . . .	\$30,500 00
interest, . . .	8,969 36	share loans, . . .	10,245 00
premiums, . . .	734 60	dues capital (withdrawn), . .	25,353 00
finer, . . .	517 03	dues capital (forfeited), . .	320 00
transfer fees, . . .	8 75	profits capital (with-	
real estate loans repaid, . .	16,400 00	drawn), . . .	3,268 30
share loans repaid, . .	3,105 00	profits capital (forfeited), . .	53 12
withdrawal profits, . .	830 55	temporary expenses, . .	647 60
forfeiture profits, . .	13 12	forfeited shares, . .	7 16
forfeited shares, . .	274 15		
Cash on hand Oct. 31, 1893, . .	1,617 30	Cash on hand Oct. 31, 1894, . .	2,299 55
	<u>\$72,693 86</u>		<u>\$72,693 86</u>

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
April, 1886, .	1	\$135 39	223	\$30,191 97	Dues capital, as per gen- eral ledger, . . .	\$136,643 00
Mar., 1887, .	2	117 36	65	7,628 40	Profits capital, as per general ledger, . . .	23,780 51
Mar., 1888, .	3	98 65	177	17,461 05	Unpaid dues, . . .	1,440 00
Mar., 1889, .	4	81 08	255	20,675 40		
Sept., 1889, .	5	72 72	146	10,617 12		
Mar., 1890, .	6	64 60	209	13,501 40		
Sept., 1890, .	7	56 72	218	12,364 96		
Mar., 1891, .	8	49 09	220	10,799 80		
Sept., 1891, .	9	41 70	188	7,839 60		
Mar., 1892, .	10	34 54	290	10,016 60		
Sept., 1892, .	11	27 61	231	6,377 91		
Mar., 1893, .	12	20 90	400	8,360 00		
Sept., 1893, .	13	14 40	205	2,952 00		
Mar., 1894, .	14	8 10	293	2,373 30		
Sept., 1894, .	15	2 00	239	478 00		
Dues paid in advance, . . .				176 00		
Total,				\$161,813 51	Total,	\$161,813 51

Number of shares issued during the year,	619	
Number of shares now in force,	3,359	
Number of shares now borrowed upon,	1,058	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	862	
Number of shares forfeited during the year,	9	
Highest premium received during the year,		\$0 40
Lowest premium received during the year,		05
Number of members withdrawn during the year,	119	
Present number of members,	483	
Present number of borrowers,	225	
Present number of non-borrowers,	258	
Number of loans secured by first mortgage of real estate,	164	
Number of loans on shares,	61	
Largest loan to any one member,		2,000 00
Smallest loan to any one member,		35 00
Amount of expenses of the corporation for the year ending Oct. 31, 1894,		647 69
Date of examination by commissioner: June 7.		

SUFFOLK CO-OPERATIVE BANK—BOSTON.

Incorporated Dec. 11, 1885. Commenced business Jan. 1, 1886.

CHAS. A. POTTER, *President.* CHAS. J. PAGE, *Secretary.*
CHAS. J. PAGE, *Treasurer.*

Names of security committee :

A. H. HOLWAY, ALFRED FOSTER,
JOHN A. POTTER.

Regular meetings the first Wednesday of each month.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$27,770 00	Dues capital, . . .	\$28,473 00
Loans on shares, . . .	2,210 00	Profits capital (all series), . .	4,775 65
Unpaid interest, . . .	326 31	Guaranty fund, . . .	120 00
Unpaid premiums, . . .	55 36	Surplus, . . .	117 27
Unpaid fines, . . .	45 98	Forfeited share account, . .	106 17
Suspense account, . . .	126 00		
Cash in hands of treasurer, . .	3,058 44		
	\$33,592 09		\$33,592 09

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$8,270 00	For real estate loans, . . .	\$7,875 00
interest, . . .	1,694 59	share loans, . . .	1,060 00
premlums, . . .	319 33	dues capital (withdrawn), . .	5,873 00
fines, . . .	113 97	dues capital (forfeited), . .	566 00
real estate loans repaid, . .	6,950 00	profits capital (with-	
share loans repaid, . .	1,100 00	drawn), . . .	833 56
withdrawal profits, . .	224 43	profits capital (forfeited), . .	97 83
forfeiture profits, . .	36 70	temporary expenses, . .	332 59
forfeited shares, . .	88 90	Cash on hand Oct. 31, 1894, . .	3,058 44
Cash on hand Oct. 31, 1893, . .	887 50		
	\$19,685 42		\$19,685 42

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Jan., 1886, .	1	\$140 03	16	\$2,240 48	Dues capital, as per gen- eral ledger, . . .	\$28,473 00
July, 1886, .	2	130 53	6	783 18	Profits capital, as per general ledger, . . .	4,775 65
Jan., 1887, .	3	120 65	12	1,447 80	Unpaid dues, . . .	709 00
July, 1887, .	4	111 03	21	2,331 63		
Jan., 1888, .	5	101 71	25	2,542 75		
July, 1888, .	6	92 67	32	2,965 44		
Nov., 1888, .	7	86 85	3	260 55		
May, 1889, .	8	78 31	22	1,722 82		
Nov., 1889, .	9	70 07	45	3,153 15		
May, 1890, .	10	62 12	30	1,863 60		
Nov., 1890, .	11	54 41	49	2,666 09		
May, 1891, .	12	46 94	24	1,126 56		
Nov., 1891, .	13	39 64	85	3,369 40		
May, 1892, .	14	32 53	115	3,740 95		
Nov., 1892, .	15	25 63	49	1,255 87		
May, 1893, .	16	18 93	79	1,495 47		
Nov., 1893, .	17	12 43	17	211 31		
May, 1894, .	18	6 12	105	642 60		
Dues paid in advance, . . .				138 00		
Total,				\$33,957 65	Total,	\$33,957 65

Number of shares issued during the year,	132	
Number of shares now in force,	735	
Number of shares now borrowed upon,	229	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	179	
Number of shares forfeited during the year,	13	
Highest premium received during the year,		\$0 25
Lowest premium received during the year,		05
Number of members withdrawn during the year,	27	
Present number of members,	124	
Present number of borrowers,	38	
Present number of non-borrowers,	86	
Number of loans secured by first mortgage of real estate,	31	
Number of loans on shares,	12	
Largest loan to any one member,		2,000 00
Smallest loan to any one member,		50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1894,		482 59
Date of examination by commissioner : April 16.		

TAUNTON CO-OPERATIVE BANK — TAUNTON.

Incorporated March 2, 1880. Commenced business March 17, 1880.

HENRY W. COLBY, *President.* H. O. MORSE, *Secretary.*
GEO. E. DEAN, *Treasurer.*

Names of security committee :
DANIEL CARRY, THOMAS BAKER,
JOHN H. DALGLISH.

Regular meetings the first Tuesday after the fifteenth of each month.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$289,900 00	Dues capital, . . .	\$241,233 00
Loans on shares, . . .	10,000 00	Profits capital (all series), .	30,687 31
Permanent expense account, .	319 08	Interest, }	9,161 81
Temporary expense account, .	598 11	Premiums, }	
Suspense account, . . .	2,362 99	Fines, . }	239 98
Cash in hands of treasurer, .	171 06	Transfer fees, }	
		Guaranty fund, . . .	1,447 22
		Surplus, . . .	498 08
		Forfeited share account, .	83 84
	\$283,351 24		\$283,351 24

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$78,416 00	For real estate loans, . . .	\$86,250 00
interest, }	19,587 07	share loans, . . .	12,850 00
premiums, }		dues capital (withdrawn), .	40,805 00
finer, . }	488 16	dues capital (retired), .	53,082 00
transfer fees, }		profits capital (with-	
real estate loans repaid, .	88,250 00	drawn), . . .	6,557 88
share loans repaid, . .	16,750 00	profits capital (retired),	13,166 37
advance payments, .	185 00	temporary expenses, .	1,204 08
		permanent expenses, .	112 39
		advance payments, .	185 00
		interest on retired shares,	2,384 40
Cash on hand Oct. 31, 1893,	13,091 95	Cash on hand Oct. 31, 1894,	171 06
	\$216,768 18		\$216,768 18

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
May, 1883, .	1	\$192 31	15	\$2,884 65	Dues capital, as per gen- eral ledger, . . .	\$241,233 00
May, 1884, .	2	169 82	12	2,037 84	Profits capital, as per general ledger, . . .	30,687 31
May, 1885, .	3	148 69	32	4,758 08	Unpaid dues, . . .	5,067 00
May, 1886, .	4	128 80	62	7,985 60	Suspense, . . .	05
May, 1887, .	5	110 11	182	20,040 02		
May, 1888, .	6	92 45	327	30,231 15		
May, 1889, .	7	75 85	789	59,845 65		
May, 1890, .	8	60 19	885	53,268 15		
May, 1891, .	9	45 44	1,008	45,803 52		
May, 1892, .	10	31 52	642	20,235 84		
May, 1893, .	11	18 39	1,274	23,428 86		
May, 1894, .	12	6 00	1,078	6,468 00		
Total,				\$276,987 36	Total,	\$276,987 36

Number of shares issued during the year,	1,373	
Number of shares now in force,	6,306	
Number of shares now borrowed upon,	2,758	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	1,041	
Number of shares retired during the year,	550	
Highest premium received during the year,		\$0 05
Lowest premium received during the year,		05
Number of members withdrawn during the year,	178	
Present number of members,	750	
Present number of borrowers,	250	
Present number of non-borrowers,	500	
Number of loans secured by first mortgage of real estate,	169	
Number of loans on shares,	121	
Largest loan to any one member,		5,000 00
Smallest loan to any one member,		50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1894,		1,235 78
Date of examination by commissioner : November 5.		

TROY CO-OPERATIVE BANK—FALL RIVER.

Incorporated July 18, 1880. Commenced business July 20, 1880.

JEROME C. BORDEN, *President.*

GEO. H. EDDY, Jr., *Secretary.*

GEO. H. EDDY, Jr., *Treasurer.*

Names of security committee :

A. HOMER SKINNER, JOHN M. YOUNG,
THOMAS D. COVELL.

Regular meetings the third Tuesday of each month.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$319,550 00	Dues capital, . . .	\$294,628 00
Loans on shares, . . .	11,350 00	Profits capital (all series), . .	50,827 77
Unpaid interest, . . .	947 75	Guaranty fund, . . .	1,216 69
Unpaid premiums, . . .	72 48	Surplus, . . .	3,082 10
Unpaid fines, . . .	82 10	Forfeited share account, . .	30 26
Unpaid dues, . . .	1,624 00	Advance payments, . . .	477 00
Cash in hands of treasurer, .	16,647 87	Unknown account, . . .	11 88
	<u>\$350,273 70</u>		<u>\$350,273 70</u>

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$96,075 00	For real estate loans, . . .	\$117,593 00
interest, . . .	18,929 03	share loans, . . .	12,850 00
premiums, . . .	1,486 50	dues capital (withdrawn), . .	58,847 00
fines, . . .	351 63	dues capital (forfeited), . .	1,086 00
real estate loans repaid, . .	105,783 00	dues capital (retired), . .	8,748 00
share loans repaid, . .	12,050 00	dues capital (matured), . .	11,135 00
forfeited shares, . . .	1,594 72	profits capital (with-	
unknown account, . . .	22 40	drawn), . . .	9,120 83
advance payments, . . .	1,689 20	profits capital (forfeited), . .	513 34
real estate, . . .	1,500 00	profits capital (retired), . .	1,643 40
		profits capital (matured), . .	5,116 87
		temporary expenses, . . .	1,546 78
		forfeited shares, . . .	1,601 72
		unknown account, . . .	10 52
		advance payments, . . .	1,342 20
		real estate, . . .	1,500 00
		loss on foreclosed real	
		estate, . . .	387 67
Cash on hand Oct. 31, 1893, .	10,208 22	Cash on hand Oct. 31, 1894, .	16,647 37
	<u>\$249,689 70</u>		<u>\$249,689 70</u>

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.			
April, 1883, .	7	\$201 99	51	\$10,301 49	Dues capital, as per gen- eral ledger, . . .	\$294,628 00	
Oct., 1883, .	8	189 65	31	5,879 15			
April, 1884, .	9	177 77	34	6,044 18	Profits capital, as per general ledger, . . .	50,827 77	
Oct., 1884, .	10	166 39	37	6,156 43			
April, 1885, .	11	155 35	61	9,476 35			
Oct., 1885, .	12	144 75	86	12,448 50			
April, 1886, .	13	134 60	99	13,315 50			
Oct., 1886, .	14	124 58	114	14,202 12			
April, 1887, .	15	114 99	64	7,359 36			
Oct., 1887, .	16	105 68	178	18,811 04			
April, 1888, .	17	96 63	184	17,779 92			
Oct., 1888, .	18	87 88	143	12,566 84			
April, 1889, .	19	79 39	290	23,023 10			
Oct., 1889, .	20	71 14	269	19,136 66			
April, 1890, .	21	63 15	444	28,038 60			
Oct., 1890, .	22	55 40	306	16,952 40			
April, 1891, .	23	47 87	521	24,940 27			
Oct., 1891, .	24	40 56	390	15,818 40			
April, 1892, .	25	33 47	770	25,771 90			
Oct., 1892, .	26	26 58	613	16,293 54			
April, 1893, .	27	19 89	1,008	20,049 12			
Oct., 1893, .	28	13 40	902	12,086 80			
April, 1894, .	29	7 10	1,151	8,172 10			
Oct., 1894, .	30	1 00	832	832 00			
Total,				\$345,455 77	Total,	\$345,455 77	

Number of shares issued during the year,	2,334	
Number of shares now in force,	8,578	
Number of shares now borrowed upon,	2,088	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	1,790	
Number of shares forfeited during the year,	19	
Number of shares retired during the year,	129	
Number of shares matured during the year,	80	
Highest premium received during the year,		\$0 15
Lowest premium received during the year,		05
Number of members withdrawn during the year,	270	
Present number of members,	1,252	
Present number of borrowers,	196	
Present number of non-borrowers,	1,056	
Number of loans secured by first mortgage of real estate,	177	
Number of loans on shares,	79	
Largest loan to any one member,		5,000 00
Smallest loan to any one member,		50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1894,		1,546 78
Date of examination by commissioner: July 30.		

VOLUNTEER CO-OPERATIVE BANK—BOSTON.

Incorporated Nov. 16, 1887. Commenced business Jan. 1, 1888.

WALTER C. SHAPLEIGH, *President.* FRANK E. BURBANK, *Secretary.*
FRANK E. BURBANK, *Treasurer.*

Names of security committee:

JOHN A. REED, M. J. GILLESPIE,
JAMES A. COOK, THOS. C. RILEY.

Regular meetings the third Wednesday of each month.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$192,850 00	Dues capital, . . .	\$182,102 00
Loans on shares, . . .	2,200 00	Profits capital (all series), . .	27,284 25
Temporary expense account, .	84 80	Interest, . . .	219 47
Real estate by foreclosure, .	2,446 30	Withdrawal profits, . . .	87 41
Unpaid premiums, . . .	1 75	Guaranty fund, . . .	767 00
Unpaid fines, . . .	37 88	Surplus, . . .	352 12
Bond for deed of real estate, .	1,772 19	Forfeited share account, . .	133 90
Cash in hands of secretary, .	30 06		
Cash in hands of treasurer, .	11,523 17		
	\$210,946 15		\$210,946 15

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$63,589 00	For real estate loans, . . .	\$63,900 00
interest, . . .	12,303 31	share loans, . . .	2,900 00
premiums, . . .	629 00	dues capital (withdrawn), . .	28,599 00
fines, . . .	628 17	dues capital (forfeited), . .	2,294 00
transfer fees, . . .	2 25	dues capital (retired), . .	19,155 00
real estate loans repaid, . .	52,150 00	interest, . . .	57 08
share loans repaid, . . .	4,650 00	profits capital (with-	
withdrawal profits, . . .	889 51	drawn), . . .	3,209 15
forfeiture profits, . . .	64 04	profits capital (forfeited), . .	381 72
forfeited shares, . . .	219 22	profits capital (retired), . .	3,858 94
real estate by foreclosure, . .	9,765 10	retired shares, . . .	23,027 00
retired shares, . . .	23,027 00	temporary expenses, . . .	1,351 90
profits, . . .	23	fines, . . .	1 50
		forfeited shares, . . .	145 72
		mortgages foreclosed, . .	13,733 64
		surplus, . . .	500 00
		cash short, . . .	12 69
		taxes, insurance, etc., . .	249 95
Cash on hand Oct. 31, 1893, .	7,013 69	Cash on hand Oct. 31, 1894, .	11,553 23
	\$174,930 52		\$174,930 52

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Jan., 1888, .	1	\$102 62	280	\$28,733 60	Dues capital, as per gen- eral ledger, . . .	\$182,102 00
July, 1888, .	2	93 40	191	17,839 40	Profits capital, as per general ledger, . . .	27,284 25
Jan., 1889, .	3	84 55	259	21,898 45	Unpaid dues, . . .	1,797 00
July, 1889, .	4	75 93	324	24,601 32		
Jan., 1890, .	5	67 64	248	16,774 72		
July, 1890, .	6	59 62	252	15,024 24		
Jan., 1891, .	7	51 87	300	15,561 00		
July, 1891, .	8	44 34	220	9,754 80		
Jan., 1892, .	9	37 07	481	17,830 67		
July, 1892, .	10	30 05	434	13,041 70		
Jan., 1893, .	11	23 22	552	12,817 44		
April, 1893, .	12	19 90	223	4,437 70		
July, 1893, .	13	16 63	137	2,278 31		
Oct., 1893, .	14	13 40	174	2,331 60		
Jan., 1894, .	15	10 23	369	3,774 87		
April, 1894, .	16	7 11	326	2,317 86		
July, 1894, .	17	4 03	319	1,285 57		
Oct., 1894, .	18	1 00	360	360 00		
Dues paid in advance, . . .				520 00		
Total,				\$211,183 25	Total,	\$211,183 25

Number of shares issued during the year,	1,669
Number of shares now in force,	5,449
Number of shares now borrowed upon,	1,112
Largest number of shares held by any one member,	25
Number of shares withdrawn during the year,	1,362
Number of shares forfeited during the year,	99
Number of shares retired during the year,	287
Highest per centum of interest received during the year : 6½.	
Lowest per centum of interest received during the year : 6.	
Number of members withdrawn during the year,	201
Present number of members,	665
Present number of borrowers,	105
Present number of non-borrowers,	560
Number of loans secured by first mortgage of real estate,	105
Number of loans on shares,	21
Largest loan to any one member,	\$5,000 00
Smallest loan to any one member,	50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1894,	1,351 90
Date of examination by commissioner : March 27.	

WAKEFIELD CO-OPERATIVE BANK — WAKEFIELD.

Incorporated Jan. 31, 1887. Commenced business March 5, 1887.

ARLON S. ATHERTON, *President.*

HARRY FOSTER, *Secretary.*

HARRY FOSTER, *Treasurer.*

Names of security committee :

RICHARD S. STOUT,

JOHN LEMMAN,

ROGER HOWARD,

EVERETT W. EATON,

OLIVER WALTON.

Regular meetings the first Saturday of each month.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$147,400 00	Dues capital, . . .	\$141,016 00
Loans on shares, . . .	5,600 00	Profits capital (all series), . .	23,846 10
Permanent expense account, . .	70 00	Guaranty fund, . . .	460 00
Unpaid interest, . . .	545 25	Surplus, . . .	832 73
Unpaid premiums, . . .	46 30		
Unpaid fines, . . .	58 98		
Cash in hands of treasurer, . .	12,454 30		
	<u>\$166,174 83</u>		<u>\$166,174 83</u>

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$48,613 00	For real estate loans, . . .	\$40,400 00
interest, . . .	9,387 45	share loans, . . .	11,300 00
premiums, . . .	802 30	dues capital (withdrawn), . .	21,432 00
fines, . . .	249 80	dues capital (retired), . .	26,547 00
transfer fees, . . .	5 25	profits capital (with-	
real estate loans repaid, . .	35,000 00	drawn), . . .	2,355 23
share loans repaid, . .	15,950 00	profits capital (retired), . .	5,439 98
withdrawal profits, . .	589 48	temporary expenses, . .	527 70
Cash on hand Oct. 31, 1893, . .	10,288 99	interest on retired shares, . .	430 06
	<u>\$120,886 27</u>	Cash on hand Oct. 31, 1894, . .	12,454 30
			<u>\$120,886 27</u>

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Mar., 1887, .	1	\$120 58	80	\$2,286 40	Dues capital, as per gen-	
May, 1887, .	2	117 28	72	1,964 16	eral ledger, . . .	\$141,016 00
Nov., 1887, .	3	107 51	106	2,492 08	Profits capital, as per	
May, 1888, .	4	98 00	151	3,020 00	general ledger, . . .	23,846 10
Nov., 1888, .	5	88 76	99	1,659 24	Unpaid dues, . . .	1,231 00
May, 1889, .	6	79 95	110	1,634 50		
Nov., 1889, .	7	71 36	157	1,783 52		
May, 1890, .	8	63 05	218	1,972 90		
Nov., 1890, .	9	55 06	290	2,047 40		
May, 1891, .	10	47 34	391	2,087 94		
Nov., 1891, .	11	39 87	316	1,222 92		
May, 1892, .	12	32 63	313	823 19		
Nov., 1892, .	13	25 66	255	423 30		
May, 1893, .	14	18 91	287	261 17		
Nov., 1893, .	15	12 40	539	215 60		
May, 1894, .	16	6 10	518	51 80		
Dues paid in advance, . . .				175 00		
Total,				\$166,093 10	Total,	\$166,093 10

Number of shares issued during the year,	1,171	
Number of shares now in force,	3,902	
Number of shares now borrowed upon,	928	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	840	
Number of shares retired during the year,	407	
Highest premium received during the year,		\$0 10
Lowest premium received during the year,		05
Number of members withdrawn during the year,	126	
Present number of members,	590	
Present number of borrowers,	139	
Present number of non-borrowers,	451	
Number of loans secured by first mortgage of real estate,	133	
Number of loans on shares,	31	
Largest loan to any one member,		4,600 00
Smallest loan to any one member,		50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1894,		545 70
Date of examination by commissioner : June 26.		

WALTHAM CO-OPERATIVE BANK—WALTHAM.

Incorporated Oct. 13, 1880. Commenced business Oct. 20, 1880.

EDW. P. SMITH, *Vice-President.*

DANIEL F. VILES, *Secretary.*

DANIEL F. VILES, *Treasurer.*

Names of security committee:

EDW. P. SMITH,

M. T. CONNELLY.

Regular meetings the third Thursday of each month.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$607,050 00	Dues capital, . . .	\$506,025 00
Loans on shares, . . .	7,700 00	Profits capital (all series), . .	101,735 37
Real estate account, . . .	68 65	Interest, . . .	3,229 50
Unpaid interest, . . .	4,774 25	Premiums, . . .	345 89
Unpaid premiums, . . .	562 90	Fines, . . .	163 89
Unpaid fines, . . .	520 30	Transfer fees, . . .	25
Cash in hands of treasurer, . .	2,404 71	Guaranty fund, . . .	6,500 00
		Surplus, . . .	4,840 87
		Outstanding bills, . . .	235 04
	<u>\$623,080 81</u>		<u>\$623,080 81</u>

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$169,883 00	For real estate loans, . . .	\$149,650 00
interest, . . .	39,686 55	share loans, . . .	7,050 00
premiums, . . .	4,460 26	dues capital (withdrawn), . . .	252,718 00
fines, . . .	1,968 12	dues capital (forfeited), . . .	438 00
transfer fees, . . .	14 75	dues capital (matured), . . .	15,276 00
real estate loans repaid, . . .	252,200 00	profits capital (with-	
share loans repaid, . . .	18,450 00	drawn), . . .	60,514 57
withdrawal profits, . . .	2,988 37	profits capital (forfeited), . . .	52 14
forfeiture profits, . . .	4 02	profits capital (matured), . . .	7,809 33
forfeited shares, . . .	490 14	temporary expenses, . . .	3,476 34
real estate account, . . .	1,600 00	real estate account, . . .	806 84
rents, . . .	140 02	real estate by foreclosure, . . .	2,300 00
Cash on hand Oct. 31, 1893, . .	10,610 70	Cash on hand Oct. 31, 1894, . .	2,404 71
	<u>\$502,495 93</u>		<u>\$502,495 93</u>

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series				
April, 1884, .	8	\$185 71	92	\$17,103 72	Dues capital, as per gen-
Oct., 1884, .	9	173 71	125	21,713 75	eral ledger, . . .
April, 1885, .	10	161 92	116	18,782 72	Profits capital, as per
Oct., 1885, .	11	150 57	138	20,778 66	general ledger, . . .
April, 1886, .	12	139 62	173	24,154 26	Unpaid dues, . . .
Oct., 1886, .	13	129 02	160	20,643 20	
Apr., 1887, .	14	118 79	218	25,896 22	
Oct., 1887, .	15	108 91	183	19,930 53	
April, 1888, .	16	99 36	377	37,458 72	
Oct., 1888, .	17	90 13	439	39,567 07	
April, 1889, .	18	81 21	507	41,173 47	
Oct., 1889, .	19	72 61	499	36,239 39	
Jan., 1890, .	20	68 39	307	20,995 73	
April, 1890, .	21	64 27	331	21,273 37	
July, 1890, .	22	60 21	381	22,940 01	
Oct., 1890, .	23	56 23	455	25,584 65	
Jan., 1891, .	24	52 32	378	19,776 96	
April, 1891, .	25	48 47	459	22,247 73	
July, 1891, .	26	44 69	382	17,071 58	
Oct., 1891, .	27	40 97	466	19,092 02	
Jan., 1892, .	28	37 31	441	16,453 71	
April, 1892, .	29	33 72	577	19,456 44	
July, 1892, .	30	30 19	572	17,268 68	
Oct., 1892, .	31	28 71	400	10,684 00	
Jan., 1893, .	32	23 30	551	13,071 30	
April, 1893, .	33	19 95	870	17,356 50	
July, 1893, .	34	16 65	571	9,507 15	
Oct., 1893, .	35	13 41	416	5,578 56	
Jan., 1894, .	36	10 22	433	4,425 28	
April, 1894, .	37	7 11	642	4,564 62	
July, 1894, .	38	4 03	513	2,067 39	
Oct., 1894, .	39	1 00	757	757 00	
Dues paid in advance, . . .			1,715 00		
Total,			\$615,322 37	Total,	\$615,322 37

Number of shares issued during the year,	2,604
Number of shares now in force,	12,939
Number of shares now borrowed upon,	3,368
Largest number of shares held by any one member,	25
Number of shares withdrawn during the year,	5,464
Number of shares forfeited during the year,	12
Number of shares matured during the year,	114
Highest per centum of interest received during the year: 7½.	
Lowest per centum of interest received during the year: 6.	
Number of members withdrawn during the year,	875
Present number of members,	1,911
Present number of borrowers,	474
Present number of non-borrowers,	1,437
Number of loans secured by first mortgage of real estate,	432
Number of loans on shares,	42
Largest loan to any one member,	\$5,000 00
Smallest loan to any one member,	50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1894,	3,476 34
Date of examination by commissioner: June 11.	

WATERTOWN CO-OPERATIVE BANK—WATERTOWN.

Incorporated June 5, 1888. Commenced business June 28, 1888.

CHARLES BRIGHAM, *President.* SAMUEL S. GLEASON, *Secretary.*
SAMUEL S. GLEASON, *Treasurer.*

Names of security committee:

JAMES H. NORCROSS, HORACE W. OTIS,
SAMUEL S. GLEASON.

Regular meetings the fourth Thursday of each month.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$141,979 00	Dues capital,	\$133,953 00
Loans on shares,	7,405 00	Profits capital (all series), . .	15,567 81
Temporary expense account, .	356 39	Interest,	3,811 52
Unpaid interest,	210 25	Premiums,	343 80
Unpaid premiums,	20 75	Fines,	90 41
Unpaid fines,	11 58	Transfer fees,	1 50
Office furniture,	400 00	Withdrawal profits,	182 41
Cash in hands of treasurer, .	4,712 31	Guaranty fund,	274 69
		Surplus,	870 14
	<u>\$155,095 28</u>		<u>\$155,095 28</u>

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	\$43,525 00	For real estate loans,	\$50,669 00
interest,	8,447 85	share loans,	5,180 00
premiums,	791 22	dues capital (withdrawn), . .	13,327 00
fines,	196 25	dues capital (retired), . .	5,351 00
transfer fees,	2 50	profits capital (with-	
real estate loans repaid, . .	17,450 00	drawn),	1,364 24
share loans repaid,	4,354 00	profits capital (retired), . .	796 50
withdrawal profits,	339 73	temporary expenses,	1,292 24
town note,	5,000 00	office furniture,	300 00
Cash on hand Oct. 31, 1893, .	2,885 74	Cash on hand Oct. 31, 1894, .	4,712 31
	<u>\$82,992 29</u>		<u>\$82,992 29</u>

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
June, 1888, .	1	\$91 93	315	\$28,957 95	Dues capital as per gen- eral ledger, . . .	\$133,953 00
Dec., 1888, .	2	83 45	153	12,767 85	Profits capital as per general ledger, . . .	15,567 81
June, 1889, .	3	75 18	128	9,623 04	Unpaid dues, . . .	818 00
Dec., 1889, .	4	67 17	186	12,493 62		
June, 1890, .	5	59 40	398	23,641 20		
Dec., 1890, .	6	51 84	156	8,087 04		
June, 1891, .	7	44 51	317	14,109 67		
Dec., 1891, .	8	37 41	442	16,535 22		
June, 1892, .	9	30 53	186	5,678 58		
Dec., 1892, .	10	23 85	258	6,153 30		
June, 1893, .	11	17 38	288	5,005 44		
Dec., 1893, .	12	11 10	439	4,872 90		
June, 1894, .	13	5 00	429	2,145 00		
Dues paid in advance, . . .				268 00		
Total,				\$150,338 81	Total,	\$150,338 81

Number of shares issued during the year, 938
Number of shares now in force, 3,695
Number of shares now borrowed upon, 1,086
Largest number of shares held by any one member, 25
Number of shares withdrawn during the year, 500
Number of shares retired during the year, 67
Highest per centum of interest received during the year: $7\frac{2}{10}$.
Lowest per centum of interest received during the year: $6\frac{3}{10}$.
Number of members withdrawn during the year, 71
Present number of members, 404
Present number of borrowers, 111
Present number of non-borrowers, 293
Number of loans secured by first mortgage of real estate, 82
Number of loans on shares, 29
Largest loan to any one member, \$3,000 00
Smallest loan to any one member, 30 00
Amount of expenses of the corporation for the year ending Oct. 31, 1894, . . . 1,392 24
Date of examination by commissioner: February 19.

WEBSTER CO-OPERATIVE BANK—WEBSTER.

Incorporated Aug. 2, 1889. Commenced business Aug. 8, 1889.

LOUIS E. PATTISON, *President.*

C. M. NASH, *Secretary.*

C. M. NASH, *Treasurer.*

Names of security committee:

LOUIS E. PATTISON, JOHN J. LOVE,
MOSES MOREAU.

Regular meetings the second Thursday of each month.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$34,700 00	Dues capital, . . .	\$32,324 00
Loans on shares, . . .	900 00	Profits capital (all series), . .	3,127 46
Temporary expense account, . .	60 24	Interest, . . .	529 90
Unpaid interest, . . .	4 88	Premiums, . . .	29 94
Unpaid premiums, . . .	40	Fines, . . .	12 10
Unpaid fines, . . .	7 52	Withdrawal profits, . . .	26 82
Cash in hands of treasurer, . .	801 80	Guaranty fund, . . .	237 00
		Surplus, . . .	187 62
	\$36,474 84		\$36,474 84

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$12,159 00	For real estate loans, . . .	\$14,100 00
interest, . . .	1,923 93	share loans, . . .	800 00
premiums, . . .	114 16	dues capital (withdrawn), . .	6,598 00
fines, . . .	40 58	profits capital (with-	
real estate loans repaid, . .	7,200 00	drawn), . . .	509 48
share loans repaid, . .	800 00	temporary expenses, . .	195 79
withdrawal profits, . .	123 12		
Cash on hand Oct. 31, 1893, . .	644 28	Cash on hand Oct. 31, 1894, . .	801 80
	\$23,005 07		\$23,005 07

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Aug., 1889, .	1	\$71 56	207	\$14,812 92	Dues capital, as per gen- eral ledger, . . .	\$32,324 00
Feb., 1890, .	2	64 02	17	1,088 34	Profits capital, as per general ledger, . . .	3,127 46
Aug., 1890, .	3	56 62	100	5,662 00	Unpaid dues, . . .	87 00
Feb., 1891, .	4	49 35	10	493 50		
Aug., 1891, .	5	42 24	52	2,196 48		
Feb., 1892, .	6	35 27	74	2,609 98		
Aug., 1892, .	7	28 48	98	2,791 04		
Feb., 1893, .	8	21 84	136	2,970 24		
Aug., 1893, .	9	15 38	47	722 86		
Feb., 1894, .	10	9 10	171	1,556 10		
Aug., 1894, .	11	3 00	177	531 00		
Dues paid in advance, . . .				104 00		
Total,				\$35,538 46	Total,	\$35,538 46

Number of shares issued during the year,	353
Number of shares now in force,	1,089
Number of shares now borrowed upon,	230
Largest number of shares held by any one member,	25
Number of shares withdrawn during the year,	219
Highest per centum of interest received during the year: $6\frac{8}{10}$.	
Lowest per centum of interest received during the year: $6\frac{8}{10}$.	
Number of members withdrawn during the year,	28
Present number of members,	154
Present number of borrowers,	37
Present number of non-borrowers,	117
Number of loans secured by first mortgage of real estate,	38
Number of loans on shares,	8
Largest loan to any one member,	\$4,700 00
Smallest loan to any one member,	40 00
Amount of expenses of the corporation for the year ending Oct. 31, 1894,	275 79
Date of examination by commissioner: April 23.	

WEIR CO-OPERATIVE BANK—TAUNTON.

Incorporated July 11, 1884. Commenced business July 16, 1884.

WM. F. BODFISH, *President.*

ALBERT H. TETLOW, *Secretary.*

T. PRESTON BURT, *Treasurer.*

Names of security committee :

CHAS. H. PAULL,

H. M. STAPLES,

HORATIO H. HALL.

Regular meetings the sixteenth day of each month.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$177,300 00	Dues capital, . . .	\$162,492 00
Loans on shares, . . .	9,550 00	Profits capital (all series), . .	28,788 34
Temporary expense account, . .	156 61	Interest, . . .	3,576 32
Real estate by foreclosure, . .	1,450 96	Premiums, . . .	210 25
Unpaid interest, . . .	715 00	Fines, . . .	114 18
Unpaid premiums, . . .	37 10	Transfer fees, . . .	1 25
Unpaid fines, . . .	77 76	Guaranty fund, . . .	740 00
Cash in hands of treasurer, . .	8,389 84	Surplus, . . .	1,421 43
		Advance payments, . . .	33 30
	<u>\$197,677 27</u>		<u>\$197,677 27</u>

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$42,992 00	For real estate loans, . . .	\$51,800 00
interest, . . .	11,379 25	share loans, . . .	7,800 00
premiums, . . .	604 05	dues capital (withdrawn), . .	24,431 00
fines, . . .	305 08	dues capital (retired), . .	13,146 00
transfer fees, . . .	3 75	profits capital (with-	
real estate loans repaid, . .	55,500 00	drawn), . . .	4,060 74
share loans repaid, . .	3,500 00	profits capital (retired), . .	4,357 08
Maverick Nat'l Bank, . .	253 25	temporary expenses, . .	573 33
advance payments, . .	147 25	taxes, . . .	19 10
Cash on hand Oct. 31, 1893, . .	2 94	interest on retired shares, . .	90 48
		Cash on hand Oct. 31, 1894, . .	8,389 84
	<u>\$114,687 57</u>		<u>\$114,687 57</u>

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
July, 1884, .	1	\$166 59	16	\$2,665 44	Dues capital, as per gen- eral ledger, . . .	\$162,492 00
Jan., 1885, .	2	156 22	7	1,093 54	Profits capital as per general ledger, . . .	28,788 34
July, 1885, .	3	145 93	25	3,648 25	Unpaid dues, . . .	790 00
Jan., 1886, .	4	135 96	127	17,266 92		
July, 1886, .	5	126 26	168	21,211 68		
Jan., 1887, .	6	116 85	137	16,008 45		
July, 1887, .	7	107 71	126	13,571 46		
Jan., 1888, .	8	98 82	237	23,420 34		
July, 1888, .	9	90 22	190	17,141 80		
Jan., 1889, .	10	81 83	59	4,827 97		
July, 1889, .	11	73 71	200	14,742 00		
Jan., 1890, .	12	65 83	35	2,304 05		
July, 1890, .	13	58 15	151	8,780 65		
Jan., 1891, .	14	50 73	283	14,356 59		
July, 1891, .	15	43 52	150	6,528 00		
Jan., 1892, .	16	36 42	99	3,605 58		
July, 1892, .	17	29 55	100	2,955 00		
Jan., 1893, .	18	22 88	221	5,056 48		
July, 1893, .	19	16 40	239	3,919 60		
Jan., 1894, .	20	10 11	714	7,218 54		
July, 1894, .	21	4 00	437	1,748 00		
Total,				\$192,070 34	Total,	\$192,070 34

Number of shares issued during the year,	1,167	
Number of shares now in force,	3,721	
Number of shares now borrowed upon,	1,169	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	572	
Number of shares retired during the year,	114	
Highest premium received during the year,		\$0 05
Lowest premium received during the year,		05
Number of members withdrawn during the year,	49	
Present number of members,	484	
Present number of borrowers,	165	
Present number of non-borrowers,	319	
Number of loans secured by first mortgage of real estate,	145	
Number of loans on shares,	23	
Largest loan to any one member,		4,500 00
Smallest loan to any one member,		50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1894,		573 33
Date of examination by commissioner: November 5.		

WESTFIELD CO-OPERATIVE BANK—WESTFIELD.

Incorporated Dec. 13, 1881. Commenced business Dec. 19, 1881.

MOSES P. BRECKINRIDGE, *President.* OLIN C. TOWLE, *Secretary.*
OLIN C. TOWLE, *Treasurer.*

Names of security committee :
AUGUSTUS W. HOLTON, SUMNER B. CAMPBELL,
EDWIN D. AVERY.

Regular meetings the third Monday of each month.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$155,154 57	Dues capital,	\$144,513 64
Loans on shares,	13,908 06	Profits capital (all series), .	25,156 82
Permanent expense account, .	70 00	Interest,	610 43
Temporary expense account, .	13 75	Fines,	55 29
Cash in hands of treasurer, .	11,245 45	Salary account,	50 00
		Guaranty fund,	1,375 71
		Surplus,	55 77
		Forfeited share account, .	1,720 13
		Withdrawal share account, .	554 32
		Matured shares,	6,299 72
	\$180,391 83		\$180,391 83

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	\$42,675 28	For real estate loans, . . .	\$14,167 93
Interest,	10,755 90	share loans,	10,206 17
finer,	116 79	dues capital (withdrawn),	38,448 00
real estate loans repaid, .	27,595 72	dues capital (forfeited),	910 00
share loans repaid,	9,757 00	dues capital (matured),	11,232 00
withdrawal profits,	177 12	profits capital (with-	
forfeiture profits,	4 20	drawn),	6,687 46
forfeited shares,	1,153 00	profits capital (forfeited),	247 20
salary account,	50 00	profits capital (matured),	4,700 28
matured share account, .	15,932 28	temporary expenses, . . .	411 40
		withdrawal share account,	737 22
		matured share account,	9,632 56
Cash on hand Oct. 31, 1893, .	408 38	Cash on hand Oct. 31, 1894,	11,245 45
	\$108,625 67		\$108,625 67

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Dec., 1882, .	2	\$197 71	59	\$11,664 89	Dues capital, as per gen- eral ledger, . . .	\$144,513 64
June, 1883, .	3	186 57	34	6,343 38	Profits capital, as per general ledger, . . .	25,156 82
Dec., 1883, .	4	175 63	47	8,254 61	Unpaid dues, . . .	3,405 36
June, 1884, .	5	165 16	11	1,816 65		
Dec., 1884, .	6	154 72	65	10,056 80		
June, 1885, .	7	144 88	29	4,201 52		
Dec., 1885, .	8	135 19	35	4,731 65		
June, 1886, .	9	125 72	9	1,131 48		
Dec., 1886, .	10	116 46	122	14,208 12		
June, 1887, .	11	107 58	41	4,410 78		
Dec., 1887, .	12	98 92	119	11,771 48		
June, 1888, .	13	90 42	63	5,696 46		
Dec., 1888, .	14	82 18	196	16,107 28		
June, 1889, .	15	74 16	98	7,267 68		
Dec., 1889, .	16	66 37	85	5,641 45		
June, 1890, .	17	58 71	76	4,461 96		
Dec., 1890, .	18	51 32	191	9,802 12		
June, 1891, .	19	44 18	233	10,293 94		
Dec., 1891, .	20	37 19	342	12,718 98		
June, 1892, .	21	30 37	230	6,985 10		
Dec , 1892, .	22	23 80	295	7,021 00		
June, 1893, .	23	17 36	241	4,183 76		
Dec., 1893, .	24	11 09	297	3,293 73		
June, 1894, .	25	5 00	201	1,005 00		
Dues paid in advance, . . .				6.00		
Total,				\$173,075 82	Total,	\$173,075 82

Number of shares issued during the year,	553
Number of shares now in force,	3,119
Number of shares now borrowed upon,	1,403
Largest number of shares held by any one member,	25
Number of shares withdrawn during the year,	961
Number of shares forfeited during the year,	10
Number of shares matured during the year,	78
Highest per centum of interest received during the year: 6.	
Lowest per centum of interest received during the year: 6.	
Number of members withdrawn during the year,	85
Present number of members,	452
Present number of borrowers,	214
Present number of non-borrowers,	238
Number of loans secured by first mortgage of real estate,	136
Number of loans on shares,	103
Largest loan to any one member,	\$4,000 00
Smallest loan to any one member,	5 00
Amount of expenses of the corporation for the year ending Oct. 31, 1894,	451 40
Date of examination by commissioner: October 22.	

WEST NEWTON CO-OPERATIVE BANK—WEST
NEWTON.

Incorporated June 16, 1892. Commenced business June 22, 1892.

MARCUS MORTON, *President.* ARTHUR CARROLL, *Secretary.*
ARTHUR CARROLL, *Treasurer.*

Names of security committee :
C. M. WHITTLESEY, HENRY H. HUNT,
HERBERT S. WARE.

Regular meetings the fourth Wednesday of each month.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$13,500 00	Dues capital, . . .	\$14,708 00
Loans on shares, . . .	1,160 00	Profits capital (all series), . .	572 58
Expense account, . . .	107 00	Interest, . . .	349 76
Unpaid interest, . . .	19 00	Premiums, . . .	37 35
Unpaid premiums, . . .	2 20	Fines, . . .	24 99
Unpaid fines, . . .	8 30	Withdrawal profits, . . .	15 06
Cash in hands of treasurer, .	1,040 12	Guaranty fund, . . .	13 65
		Surplus, . . .	36 57
		Forfeited share account, .	78 66
	\$15,836 62		\$15,836 62

Detailed Statement of Receipts and Disbursements for the Year ending
Oct. 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$9,040 00	For real estate loans, . . .	\$9,400 00
interest, . . .	726 53	share loans, . . .	1,370 00
premiums, . . .	75 55	dues capital (withdrawn), . .	1,931 00
fines, . . .	57 89	dues capital (forfeited), . .	161 00
transfer fees, . . .	25	profits capital (with-	
real estate loans repaid, . .	2,000 00	drawn), . . .	75 24
share loans repaid, . . .	360 00	profits capital (forfeited), .	24 40
withdrawal profits, . . .	19 27	temporary expenses, . . .	37 75
forfeiture profits, . . .	20 38	forfeited shares, . . .	77 48
forfeited shares, . . .	156 14		
Cash on hand Oct. 31, 1893, .	1,660 98	Cash on hand Oct. 31, 1894, .	1,040 12
	\$14,116 99		\$14,116 99

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
June, 1892, .	1	\$30 54	255	\$7,787 70	Dues capital, as per gen- eral ledger, . . .	\$14,708 00
Dec., 1892, .	2	23 87	149	3,556 63	Profits capital, as per general ledger, . . .	572 58
June, 1893, .	3	17 39	85	1,478 15	Unpaid dues, . . .	220 00
Dec., 1893, .	4	11 10	171	1,898 10		
June, 1894, .	5	5 00	145	725 00		
Dues paid in advance, . . .				55 00		
Total,				\$15,500 58	Total,	\$15,500 58

Number of shares issued during the year,	352	
Number of shares now in force,	805	
Number of shares now borrowed upon,	142	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	145	
Number of shares forfeited during the year,	29	
Highest premium received during the year,		\$0 15
Lowest premium received during the year,		05
Number of members withdrawn during the year,	27	
Present number of members,	114	
Present number of borrowers,	15	
Present number of non-borrowers,	99	
Number of loans secured by first mortgage of real estate,	11	
Number of loans on shares,	4	
Largest loan to any one member,		1,750 00
Smallest loan to any one member,		50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1894,		100 00
Date of examination by commissioner : May 28.		

WEST ROXBURY CO-OPERATIVE BANK—BOSTON.

Incorporated Feb. 1, 1881. Commenced business March 3, 1881.

JOHN PEARCE, *President.*

BENJ. H. JONES, *Secretary*

EDWARD M. BREWER, *Treasurer.*

Names of security committee :

EDW. M. BREWER, HENRY A. WOOD,
R. S. BARROWS.

Regular meetings the first Thursday of each month.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$194,850 00	Dues capital, . . .	\$208,473 00
Loans on shares, . . .	27,750 00	Profits capital (all series), . .	40,447 88
Unpaid interest, . . .	342 59	Guaranty fund, . . .	1,523 20
Unpaid fines, . . .	48 24	Surplus, . . .	1,437 24
Bonds of city of Cleveland, Ohio, 7 per cent., . . .	1,000 00	Forfeited share account, . .	39 82
Bonds of city of Malden, Mass., 4 per cent., . . .	1,600 00		
Bonds of city of Pittsfield, Mass., 4½ per cent., . . .	5,000 00		
Bonds of town of Everett, Mass., 4 per cent., . . .	3,800 00		
Accrued interest on same, . .	200 75		
Rent account, . . .	85 00		
Cash in hands of treasurer, . .	17,744 56		
	<hr/>		<hr/>
	\$251,921 14		\$251,921 14

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$58,552 00	For real estate loans, . . .	\$49,300 00
interest, . . .	13,324 49	share loans, . . .	19,900 00
premiums, . . .	49 20	dues capital (withdrawn), . .	18,800 00
fines, . . .	316 41	dues capital (retired), . .	6,562 00
transfer fees, . . .	6 75	dues capital (matured), . .	4,480 00
real estate loans repaid, . .	23,450 00	profits capital (with- drawn), . . .	2,466 42
share loans repaid, . .	19,450 00	profits capital (retired), . .	1,377 36
withdrawal profits, . .	616 68	profits capital (matured), . .	2,034 76
city and town bonds, . .	15,000 00	temporary expenses, . .	1,039 88
		rent, . . .	35 00
		city and town bonds, . .	11,600 75
Cash on hand Oct. 31, 1893, . .	4,575 20	Cash on hand Oct. 31, 1894, . .	17,744 56
	<hr/>		<hr/>
	\$135,340 73		\$135,340 73

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Mar., 1883, .	5	\$203 66	82	\$16,700 12	Dues capital, as per gen- eral ledger, . . .	\$208,473 00
Nov., 1883, .	6	188 04	47	8,837 88	Profits capital, as per general ledger, . . .	40,447 88
May, 1884, .	7	176 44	3	529 32	Unpaid dues, . . .	946 00
Nov., 1884, .	8	165 12	15	2,476 80		
May, 1885, .	9	154 20	25	3,855 00		
Nov., 1885, .	10	143 64	110	15,800 40		
May, 1886, .	11	133 40	17	2,267 80		
Nov., 1886, .	12	123 48	107	13,212 36		
May, 1887, .	13	113 84	92	10,473 28		
Nov., 1887, .	14	104 52	90	9,406 80		
May, 1888, .	15	95 44	188	17,942 72		
Nov., 1888, .	16	86 68	157	13,608 76		
May, 1889, .	17	78 20	200	15,640 00		
Nov., 1889, .	18	70 00	216	15,120 00		
May, 1890, .	19	62 04	331	20,535 24		
Nov., 1890, .	20	54 32	244	13,254 08		
May, 1891, .	21	46 80	300	14,040 00		
Nov., 1891, .	22	39 52	361	14,266 72		
May, 1892, .	23	32 44	377	12,229 88		
Nov., 1892, .	24	25 56	368	9,406 08		
May, 1893, .	25	18 88	523	9,874 24		
Nov., 1893, .	26	12 40	549	6,807 60		
May, 1894, .	27	6 10	548	3,342 80		
Dues paid in advance, . . .				239 00		
Total,				\$249,866 88	Total,	\$249,866 88

Number of shares issued during the year,	1,179
Number of shares now in force,	4,950
Number of shares now borrowed upon,	1,784
Largest number of shares held by any one member,	25
Number of shares withdrawn during the year,	714
Number of shares retired during the year,	92
Number of shares matured during the year,	32
Highest per centum of interest received during the year: 6.	
Lowest per centum of interest received during the year: 6.	
Number of members withdrawn during the year,	115
Present number of members,	571
Present number of borrowers,	161
Present number of non-borrowers,	410
Number of loans secured by first mortgage of real estate,	88
Number of loans on shares,	73
Largest loan to any one member,	\$5,000 00
Smallest loan to any one member,	50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1894,	1,039 88
Date of examination by commissioner: June 22.	

WEST SOMERVILLE CO-OPERATIVE BANK—WEST SOMERVILLE.

Incorporated Nov. 29, 1890. Commenced business Dec. 11, 1890.

J. WARREN BAILEY, *President.*

OLIVER H. PERRY, *Secretary.*

OLIVER H. PERRY, *Treasurer.*

Names of security committee:

L. E. MERRY,

C. L. STEVENS,

E. S. SPARROW.

Regular meetings the third Monday of each month.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$85,650 00	Dues capital, . . .	\$88,054 00
Loans on shares, . . .	7,193 00	Profits capital (all series), . .	8,370 91
Permanent expense account, .	295 78	Interest, . . .	451 41
Unpaid interest, . . .	122 55	Premiums, . . .	39 35
Unpaid premiums, . . .	13 30	Fines, . . .	9 37
Unpaid fines, . . .	49 50	Withdrawal profits, . . .	1 20
Cash in hands of treasurer, .	3,819 11	Guaranty fund, . . .	94 65
		Surplus, . . .	107 35
		Forfeited share account, .	15 00
	<u>\$97,143 24</u>		<u>\$97,143 24</u>

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$36,644 00	For real estate loans, . . .	\$36,777 70
interest, . . .	4,648 06	share loans, . . .	7,133 00
premiums, . . .	410 90	dues capital (withdrawn), . .	9,300 00
finer, . . .	112 60	dues capital (forfeited), . .	15 00
transfer fees, . . .	75	profits capital (with-	
real estate loans repaid, . .	12,700 00	drawn), . . .	575 06
share loans repaid, . . .	1,870 00	profits capital (forfeited), . .	45
withdrawal profits, . . .	97 08	temporary expenses, . . .	501 05
forfeited shares, . . .	15 00	interest returned, . . .	22 25
surplus (from profits), . .	72 42	profits (to surplus, for	
		errors), . . .	72 42
Cash on hand Oct. 31, 1893, .	1,645 23	Cash on hand Oct. 31, 1894, .	3,819 11
	<u>\$58,216 04</u>		<u>\$58,216 04</u>

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Dec., 1890, .	1	52 98	580	\$30,728 40	Dues capital, as per gen- eral ledger, . . .	\$88,054 00
Apr., 1891, .	2	47 95	357	17,118 15	Profits capital, as per general ledger, . . .	8,370 91
Oct., 1891, .	3	40 63	251	10,198 13	Unpaid dues, . . .	812 00
Apr., 1892, .	4	33 49	536	17,950 64		
Oct., 1892, .	5	26 57	268	7,120 76		
Apr., 1893, .	6	19 87	370	7,351 90		
Oct., 1893, .	7	13 39	277	3,709 03		
Apr., 1894, .	8	7 10	389	2,761 90		
Oct., 1894, .	9	1 00	222	222 00		
Dues paid in advance, . . .				76 00		
Total,				\$97,236 91	Total,	\$97,236 91

Number of shares issued during the year,	760
Number of shares now in force,	3,250
Number of shares now borrowed upon,	755
Largest number of shares held by any one member,	25
Number of shares withdrawn during the year,	531
Number of shares forfeited during the year,	5
Highest per centum of interest received during the year: $7\frac{5}{10}$.	
Lowest per centum of interest received during the year: $6\frac{8}{10}$.	
Number of members withdrawn during the year,	62
Present number of members,	364
Present number of borrowers,	72
Present number of non-borrowers,	292
Number of loans secured by first mortgage of real estate,	37
Number of loans on shares,	47
Largest loan to any one member,	\$5,000 00
Smallest loan to any one member,	12 00
Amount of expenses of the corporation for the year ending Oct. 31, 1894, .	501 05
Date of examination by commissioner: March 29.	

WHITMAN CO-OPERATIVE BANK—WHITMAN.

Incorporated March 6, 1889. Commenced business March 11, 1889.

AMOS S. STETSON, *President.* GEO. D. SOULE, *Secretary.*
GEO. D. SOULE, *Treasurer.*

Names of security committee :
ARTHUR COLEMAN, CHARLES D. NASH,
GEO. D. SOULE.

Regular meetings the second Monday of each month.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$60,650 00	Dues capital,	\$54,549 00
Loans on shares,	1,445 00	Profits capital (all series), . .	7,092 72
Permanent expense account, . .	123 44	Interest,	493 18
Temporary expense account, . .	44 09	Premiums,	39 05
Cash in hands of treasurer, . .	387 50	Fines,	4 25
		Withdrawal profits,	32 79
		Guaranty fund,	107 21
		Surplus,	331 50
	\$62,650 03		\$62,650 03

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	\$19,321 00	For real estate loans,	\$18,650 00
interest,	3,366 18	share loans,	1,345 00
premiums,	324 30	dues capital (withdrawn), . .	8,623 00
fines,	81 56	dues capital (retired), . .	1,181 00
transfer fees,	25	profits capital (with-	
real estate loans repaid, . .	7,550 00	drawn),	753 69
share loans repaid,	600 00	profits capital (retired), . .	195 30
withdrawal profits,	188 56	temporary expenses,	252 93
		permanent expenses,	88 44
		forfeited shares,	20 05
		interest on retired shares, . .	31 86
Cash on hand Oct. 31, 1893, . .	96 92	Cash on hand Oct. 31, 1894, .	357 50
	\$31,528 77		\$31,528 77

Reconciliation of Share Account with Dues and Profits Capital.

Dues paid in advance,	100 00		
Total,	\$61,968 72	Total,	\$61,968 72

Number of shares issued during the year,	401	
Number of shares now in force,	1,634	
Number of shares now borrowed upon,	379	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	401	
Number of shares retired during the year,	18	
Highest premium received during the year,		\$0 55
Lowest premium received during the year,		05
Number of members withdrawn during the year,	79	
Present number of members,	259	
Present number of borrowers,	63	
Present number of non-borrowers,	196	
Number of loans secured by first mortgage of real estate,	50	
Number of loans on shares,	14	
Largest loan to any one member,		4,400 00
Smallest loan to any one member,		25 00
Amount of expenses of the corporation for the year ending Oct. 31, 1894,		292 93
Date of examination by commissioner: March 29.		

WINCHENDON CO-OPERATIVE BANK — WINCHENDON.

Incorporated Sept. 9, 1891. Commenced business Sept. 16, 1891.

FREDERICK W. RUSSELL, *President.*

WALDO C. COREY, *Secretary.*

SILAS A. GREENWOOD, *Treasurer.*

Names of security committee :

AMOS S. LAMB,

BENJ. M. WRIGHT,

JOHN SWEETSER.

Regular meetings the third Wednesday of each month.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$24,750 00	Dues capital, . . .	\$27,913 00
Loans on shares, . . .	2,403 00	Profits capital (all series), . .	2,234 31
Permanent expense account,	105 00	Interest, . . .	234 56
Temporary expense account,	4 50	Premiums, . . .	12 80
Unpaid fines, . . .	2 00	Transfer fees, . . .	50
Bonds of town of Middle-		Withdrawal profits, . . .	8 36
borough, Mass., 4 per cent.,	2,000 00	Guaranty fund, . . .	82 24
Cash in hands of treasurer, .	1,327 00	Surplus, . . .	101 41
		Forfeited share account, .	4 32
	<u>\$30,591 50</u>		<u>\$30,591 50</u>

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$11,287 00	For real estate loans, . . .	\$12,750 00
interest, . . .	1,537 85	share loans, . . .	2,075 00
premiums, . . .	79 50	dues capital (withdrawn),	2,883 00
fines, . . .	50 15	dues capital (forfeited),	22 00
transfer fees, . . .	1 00	profits capital (with-	
real estate loans repaid,	3,300 00	drawn), . . .	186 67
share loans repaid, . .	695 00	profits capital (forfeited),	1 51
withdrawal profits, . .	20 84	temporary expenses, . .	106 73
forfeiture profits, . .	1 44	forfeited shares, . . .	107 14
forfeited shares, . . .	22 34	town and city bonds, . .	3,048 21
city and town bonds, . .	5,000 00	Cash on hand Oct. 31, 1894,	1,327 00
Cash on hand Oct. 31, 1893, .	512 14		<u>\$22,507 26</u>
	<u>\$22,507 26</u>		

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Sept., 1891, .	1	\$41 44	488	\$20,222 72	Dues capital, as per gen- eral ledger, . . .	\$27,913 00
Mar., 1892, .	2	34 37	163	5,602 31	Profits capital, as per general ledger, . . .	2,234 31
Sept., 1892, .	3	27 51	62	1,705 62	Unpaid dues, . . .	158 00
Mar., 1893, .	4	20 85	54	1,125 90		
Sept., 1893, .	5	14 38	57	819 66		
Mar., 1894, .	6	8 10	81	656 10		
Sept., 1894, .	7	2 00	77	154 00		
Dues paid in advance, . . .				19 00		
Total,				\$30,305 31	Total,	\$30,305 31

Number of shares issued during the year,	194
Number of shares now in force,	982
Number of shares now borrowed upon,	239
Largest number of shares held by any one member,	25
Number of shares withdrawn during the year,	137
Number of shares forfeited during the year,	1
Highest per centum of interest received during the year: 6.	
Lowest per centum of interest received during the year: 3½.	
Number of members withdrawn during the year,	37
Present number of members,	211
Present number of borrowers,	39
Present number of non-borrowers,	172
Number of loans secured by first mortgage of real estate,	28
Number of loans on shares,	15
Largest loan to any one member,	\$3,400 00
Smallest loan to any one member,	25 00
Amount of expenses of the corporation for the year ending Oct. 31, 1894,	121 73
Date of examination by commissioner: May 22.	

WINCHESTER CO-OPERATIVE BANK — WINCHESTER.

Incorporated Nov. 18, 1893. Commenced business Nov. 13, 1893.

L. C. PATTEE, *President.*

T. B. COTTER, *Secretary.*

T. B. COTTER, *Treasurer.*

Names of security committee :

N. T. APPOLONIO,

LEWIS PARKHURST,

F. J. O'HARA.

Regular meetings the first Monday of each month.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$12,150 00	Dues capital, . . .	\$13,414 00
Loans on shares, . . .	600 00	Profits capital (all series), .	393 38
Permanent expense account,	240 00	Guaranty fund, . . .	15 00
Unpaid interest, . . .	12 50	Surplus, . . .	20 00
Unpaid premiums, . . .	65	Profit and loss, . . .	5 97
Unpaid fines, . . .	14 84		
Cash in hands of treasurer, .	830 36		
	\$13,848 35		\$13,848 35

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$14,200 00	For real estate loans, . . .	\$12,150 00
interest, . . .	420 50	share loans, . . .	700 00
premiums, . . .	38 50	dues capital (withdrawn),	786 00
finer, . . .	45 65	profits capital (with-	
transfer fees, . . .	2 25	drawn), . . .	11 10
share loans repaid, . . .	100 00	temporary expenses, .	46 16
withdrawal profits, . . .	4 47	permanent expenses, .	287 75
	\$14,811 37	Cash on hand Oct. 31, 1894,	830 36
			\$14,811 37

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Nov., 1893, .	1	\$12 38	916	\$11,340 08	Dues capital, as per gen- eral ledger, . . .	\$13,414 00
May, 1894, .	2	6 10	453	2,763 30		
Dues paid in advance, . . .				70 00	Profits capital, as per general ledger, . . .	393 38
Total,				\$14,173 38	Unpaid dues, . . .	366 00
					Total,	\$14,173 38

Number of shares issued during the year,	1,488	
Number of shares now in force,	1,369	
Number of shares now borrowed upon,	141	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	119	
Highest premium received during the year,		\$0 20
Lowest premium received during the year,		05
Number of members withdrawn during the year,	19	
Present number of members,	209	
Present number of borrowers,	14	
Present number of non-borrowers,	195	
Number of loans secured by first mortgage of real estate,	7	
Number of loans on shares,	7	
Largest loan to any one member,		3,400 00
Smallest loan to any one member,		50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1894,		93 91
Date of examination by commissioner: November 26.		

WOBURN CO-OPERATIVE BANK – WOBURN.

Incorporated Feb. 21, 1887. Commenced business March 10, 1887.

JAMES SKINNER, *President.* A. W. WHITCHER, *Secretary.*
A. W. WHITCHER, *Treasurer.*

Names of security committee :

GEORGE BUCHANAN, THOMAS SALMON,
S. B. GODDARD, LAWRENCE READE,
J. W. HAMMOND.

Regular meetings the second Thursday of each month.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . .	\$137,850 00	Dues capital,	\$122,822 00
Loans on shares,	6,881 68	Profits capital (all series), . .	21,521 84
Real estate by foreclosure, . .	1,500 00	Interest,	528 51
Unpaid interest,	414 25	Premiums,	39 25
Unpaid premiums,	29 76	Fines,	3 44
Unpaid fines,	46 57	Withdrawal profits,	53 89
Cash in hands of treasurer, . .	670 36	Forfeiture profits,	3 36
		Guaranty fund,	688 38
		Surplus,	1,721 88
		Forfeited share account, . .	10 06
	\$147,392 61		\$147,392 61

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	\$36,217 00	For real estate loans,	\$34,750 00
interest,	8,441 21	share loans,	4,180 00
premiums,	603 10	dues capital (withdrawn), . .	15,536 00
fines,	460 57	dues capital (forfeited), . .	104 00
transfer fees,	3 75	dues capital (retired), . .	5,903 00
real estate loans repaid, . .	13,750 00	profits capital (with-	
share loans repaid,	3,302 22	drawn),	2,215 30
withdrawal profits,	535 68	profits capital (forfeited), . .	13 36
forfeiture profits,	3 36	profits capital (retired), . .	1,313 21
forfeited shares,	114 00	temporary expenses,	600 43
		forfeited shares,	140 55
		real estate by foreclosure, . .	1,500 00
Cash on hand Oct. 31, 1893, . .	3,495 32	Cash on hand Oct 31, 1894, . .	670 36
	\$66,926 21		\$66,926 21

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Mar., 1887, .	1	\$117 85	205	\$24,159 25	Dues capital, as per gen- eral ledger, . . .	\$122,822 00
Oct., 1887, .	2	106 85	139	14,852 15	Profits capital, as per general ledger, . . .	21,521 84
April, 1888, .	3	97 70	116	11,333 20	Unpaid dues, . . .	1,064 00
Oct., 1888, .	4	88 87	78	6,931 86		
April, 1889, .	5	80 21	168	13,475 28		
Oct., 1889, .	6	71 87	216	15,523 92		
April, 1890, .	7	63 75	129	8,223 75		
Oct., 1890, .	8	55 91	82	4,584 62		
April, 1891, .	9	48 24	276	13,314 24		
Oct., 1891, .	10	40 84	161	6,575 24		
April, 1892, .	11	33 65	290	9,758 50		
Oct., 1892, .	12	26 69	190	5,071 10		
April, 1893, .	13	19 97	222	4,433 34		
Oct., 1893, .	14	13 43	189	2,538 27		
April, 1894, .	15	7 11	592	4,209 12		
Oct., 1894, .	16	1 00	283	288 00		
Dues paid in advance, . . .				136 00		
Total,				\$145,407 84	Total,	\$145,407 84

Number of shares issued during the year,	951	
Number of shares now in force,	3,341	
Number of shares now borrowed upon,	922	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	408	
Number of shares forfeited during the year,	8	
Number of shares retired during the year,	83	
Highest premium received during the year,		\$0 25
Lowest premium received during the year,		05
Number of members withdrawn during the year,	49	
Present number of members,	479	
Present number of borrowers,	127	
Present number of non-borrowers,	352	
Number of loans secured by first mortgage of real estate,	134	
Number of loans on shares,	20	
Largest loan to any one member,		3,500 00
Smallest loan to any one member,		25 00
Amount of expenses of the corporation for the year ending Oct. 31, 1894,		600 43
Date of examination by commissioner : June 7.		

WOLLASTON CO-OPERATIVE BANK — WOLLASTON.

Incorporated April 8, 1889. Commenced business April 16, 1889.

WENDELL G. CORTHELL, *President.*

HERBERT W. PINKHAM, *Secretary.*

HERBERT W. PINKHAM, *Treasurer.*

Names of security committee :

QUINCY A. FAUNCE,

ALBERT G. OLNEY,

WILLIAM FENTON.

Regular meetings the third Tuesday of each month.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$89,000 00	Dues capital, . . .	\$87,768 00
Loans on shares, . . .	6,260 00	Profits capital (all series), . .	11,759 94
Permanent expense account, .	60 00	Interest, . . .	237 42
Unpaid fines, . . .	22 22	Premiums, . . .	21 45
Cash in hands of treasurer, .	5,084 32	Transfer fees, . . .	50
		Withdrawal profits, . . .	26 27
		Guaranty fund, . . .	360 00
		Surplus, . . .	222 96
	<hr/> \$100,426 54		<hr/> \$100,426 54

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$32,343 00	For real estate loans, . . .	\$34,850 00
interest, . . .	5,746 60	share loans, . . .	9,030 00
premiums, . . .	633 35	dues capital (withdrawn), . .	12,536 00
fines, . . .	227 18	dues capital (retired), . .	10,841 00
transfer fees, . . .	3 00	profits capital (with-	
real estate loans repaid, .	23,550 00	drawn), . . .	1,037 70
share loans repaid, . .	11,495 00	profits capital (retired), . .	1,976 30
withdrawal profits, . .	258 61	temporary expenses, . .	695 76
Cash on hand Oct. 31, 1893, .	1,809 86	interest on retired shares, . .	15 52
		Cash on hand Oct. 31, 1894, .	5,084 32
	<hr/> \$76,066 60		<hr/> \$76,066 60

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Apr., 1889, .	1	\$80 22	339	\$27,194 58	Dues capital, as per gen- eral ledger, . . .	\$87,768 00
Oct., 1889, .	2	71 83	167	11,995 61	Profits capital, as per general ledger, . . .	11,759 94
Apr., 1890, .	3	68 69	189	12,037 41	Unpaid dues, . . .	788 00
Oct., 1890, .	4	55 81	170	9,487 70		
Apr., 1891, .	5	48 15	157	7,559 55		
Oct., 1891, .	6	40 75	118	4,808 50		
Apr., 1892, .	7	33 58	220	7,387 60		
Oct., 1892, .	8	26 65	314	8,368 10		
Apr., 1893, .	9	19 91	229	4,559 39		
Oct., 1893, .	10	13 40	167	2,237 80		
Apr., 1894, .	11	7 10	577	4,096 70		
Oct., 1894, .	12	1 00	409	409 00		
Dues paid in advance, . . .				119 00		
Total,				\$100,260 94	Total,	\$100,260 94

Number of shares issued during the year,	1,068	
Number of shares now in force,	3,056	
Number of shares now borrowed upon,	685	
Largest number of shares held by any one member,	25	
Number of shares withdrawn during the year,	625	
Number of shares retired during the year,	180	
Highest premium received during the year,		\$0 30
Lowest premium received during the year,		05
Number of members withdrawn during the year,	87	
Present number of members,	371	
Present number of borrowers,	77	
Present number of non-borrowers,	294	
Number of loans secured by first mortgage of real estate,	68	
Number of loans on shares,	46	
Largest loan to any one member,		4,000 00
Smallest loan to any one member,		10 00
Amount of expenses of the corporation for the year ending Oct. 31, 1894,		715 76
Date of examination by commissioner: June 15.		—

WORCESTER CO-OPERATIVE BANK — WORCESTER.

Incorporated Oct. 19, 1877. Commenced business Oct. 19, 1877.

STEPHEN C. EARLE, *President.* T. J. HASTINGS, *Secretary.*
T. J. HASTINGS, *Treasurer.*

Names of security committee :

HENRY BRANNON, H. H. BIGBLOW,
M. S. BEAMAN.

Regular meetings the third Monday of each month.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$431,240 00	Dues capital, . . .	\$390,192 00
Loans on shares, . . .	13,500 00	Profits capital (all series), . .	73,298 33
Temporary expense account, . .	474 74	Fines,	88 62
Real estate by foreclosure, . .	25,176 58	Transfer fees,	1 00
Unpaid interest,	227 44	Guaranty fund,	2,850 00
Cash in hands of treasurer, . .	3,448 14	Surplus,	7,469 29
		Forfeited share account, . .	96 53
		Rent account,	71 13
	\$474,066 90		\$474,066 90

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
From dues capital,	\$114,415 00	For real estate loans,	\$105,500 00
interest,	29,289 85	share loans,	7,740 00
finer,	1,101 64	dues capital (withdrawn), . .	68,529 00
transfer fees,	18 50	dues capital (forfeited), . .	375 00
real estate loans repaid, . . .	113,010 00	dues capital (retired), . .	43,201 00
share loans repaid,	12,975 00	dues capital (matured), . .	11,033 00
withdrawal profits,	935 99	profits capital (with-	
forfeiture profits,	6 55	drawn),	11,446 67
forfeited shares,	231 26	profits capital (forfeited), . .	76 35
expense,	178 25	profits capital (retired), . .	13,034 31
rents,	654 45	profits capital (matured), . .	5,197 60
real estate by fore-		temporary expenses, . . .	2,177 15
closure,	1,200 00	forfeited shares,	396 66
		real estate by fore-	
		closure,	5,162 88
		profit and loss,	110 00
Cash on hand Oct. 31, 1893, . .	3,411 27	Cash on hand Oct. 31, 1894, . .	3,448 14
	\$277,427 76		\$277,427 76

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Oct., 1883, .	7	\$191 28	72	\$13,772 16	Dues capital, as per gen-	
April, 1884, .	8	179 30	75	13,447 50	eral ledger, .	\$390,192 00
Oct., 1884, .	9	167 72	87	14,591 64	Profits capital, as per	
April, 1885, .	10	156 55	103	16,124 65	general ledger, .	73,298 33
Oct., 1885, .	11	145 74	115	16,760 10	Unpaid dues, .	3,306 00
April, 1886, .	12	135 27	120	16,232 40		
Oct., 1886, .	13	125 17	118	14,770 06		
April, 1887, .	14	115 35	215	24,800 25		
Oct., 1887, .	15	105 90	223	23,615 70		
April, 1888, .	16	96 73	223	21,570 79		
Oct., 1888, .	17	87 87	352	30,930 24		
April, 1889, .	18	79 28	451	35,755 28		
Oct., 1889, .	19	71 02	400	28,408 00		
April, 1890, .	20	63 04	595	37,508 80		
Oct., 1890, .	21	55 30	474	26,212 20		
April, 1891, .	22	47 79	635	25,567 65		
Oct., 1891, .	23	40 50	714	28,917 00		
April, 1892, .	24	33 42	687	22,959 54		
Oct., 1892, .	25	26 55	752	19,965 60		
April, 1893, .	26	19 88	778	15,367 24		
Oct., 1893, .	27	13 40	800	10,720 00		
April, 1894, .	28	7 11	1,123	7,984 53		
Oct., 1894, .	29	1 00	514	514 00		
Dues paid in advance,				301 00		
Total,				\$466,796 33	Total,	\$466,796 33

Number of shares issued during the year,	2,117
Number of shares now in force,	9,521
Number of shares now borrowed upon,	2,615
Largest number of shares held by any one member,	25
Number of shares withdrawn during the year,	2,005
Number of shares forfeited during the year,	14
Number of shares retired during the year,	442
Number of shares matured during the year,	80
Highest per centum of interest received during the year: 8½.	
Lowest per centum of interest received during the year: 6.	
Number of members withdrawn during the year,	269
Present number of members,	1,080
Present number of borrowers,	246
Present number of non-borrowers,	834
Number of loans secured by first mortgage of real estate,	269
Number of loans on shares,	83
Largest loan to any one member,	\$5,000 00
Smallest loan to any one member,	50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1894, .	1,998 90
Date of examination by commissioner: May 7.	

WORKINGMEN'S CO-OPERATIVE BANK—BOSTON.

Incorporated June 9, 1880. Commenced business June 11, 1880.

ROBERT TREAT PAINE, President.**FRANK E. BURBANK, Secretary.****FRANCIS B. SEARS, Treasurer.**

Names of security committee:

GEORGE W. POPE,**JAMES D. McLELLAN,****HENRY A. ROOT.**

Regular meetings the second Friday of each month.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$558,600 00	Dues capital, . . .	\$522,799 00
Loans on shares, . . .	17,200 00	Profits capital (all series), . .	92,974 96
Temporary expense account, . .	481 61	Interest, . . .	2,154 63
Real estate by foreclosure, . .	11,794 13	Premiums, . . .	67 55
Real estate sold and awaiting completion of papers, . . .	20,247 40	Fines, . . .	38 12
Cash in hands of secretary, . .	677 28	Transfer fees, . . .	50
Cash in hands of treasurer, . .	17,294 12	Withdrawal profits, . . .	276 88
		Rent, . . .	29 20
		Guaranty fund, . . .	3,728 00
		Surplus, . . .	3,957 57
		Forfeited share account, . .	132 89
		Security committee, . . .	105 00
		Personal accounts, . . .	30 34
	\$628,294 54		\$628,294 54

Detailed Statement of Receipts and Disbursements for the Year ending Oct. 31, 1894.

RECEIPTS.		DISBURSEMENTS.	
From dues capital, . . .	\$179,354 00	For real estate loans, . . .	\$191,925 00
interest, . . .	35,464 88	share loans, . . .	15,550 00
premiums, . . .	2,252 67	dues capital (withdrawn), . .	86,301 00
finer, . . .	2,001 83	dues capital (forfeited), . .	2,904 00
transfer fees, . . .	7 25	dues capital (retired), . .	44,490 00
real estate loans repaid, . .	164,875 00	dues capital (matured), . .	6,419 00
share loans repaid, . . .	10,500 00	profits capital (with- drawn), . . .	10,753 21
withdrawal profits, . . .	2,532 81	profits capital (forfeited), . .	430 79
forfeiture profits, . . .	35 04	profits capital (retired), . .	13,242 90
forfeited shares, . . .	164 65	profits capital (matured), . .	3,133 14
real estate, . . .	15,696 57	temporary expenses, . . .	3,121 32
retired shares, . . .	58,230 06	matured shares, . . .	2,831 92
insurance, . . .	3,669 50	forfeited shares, . . .	421 13
rent, . . .	267 72	interest, . . .	580 48
matured shares, . . .	2,831 92	finer, . . .	14 48
security committee, . . .	17 50	real estate, . . .	\$1,390 13
cash over, . . .	8 74	surplus, . . .	642 30
real estate loss, . . .	642 30	rent, . . .	46 88
profits, . . .	1 00	cash short, . . .	6 00
		retired shares, . . .	58,230 06
		insurance, taxes, etc., . .	4,159 65
		security committee, . . .	300 00
		withdrawal profits, . . .	5 00
Cash on hand Oct. 31, 1893, . .	16,546 27	Cash on hand Oct. 31, 1894, . .	17,971 40
	\$495,099 71		\$495,099 71

Reconciliation of Share Account with Dues and Profits Capital.

DATE OF ISSUE.	Series.	Value per Share.	Shares in Force.	Total Value.		
Dec., 1883, .	8	\$191 62	15	\$2,889 30	Dues capital, as per gen-	
June, 1884, .	9	180 31	23	4,147 13	eral ledger, . . .	\$522,799 00
Dec., 1884, .	10	168 40	93	15,661 20	Profits capital, as per	
June, 1885, .	11	156 89	106	16,630 34	general ledger, . . .	92,974 96
Dec., 1885, .	12	145 77	161	23,468 97	Unpaid dues, . . .	6,636 00
June, 1886, .	13	135 04	221	29,843 84		
Dec., 1886, .	14	124 63	175	21,810 25		
June, 1887, .	15	114 62	167	19,141 54		
Dec., 1887, .	16	104 93	253	26,547 29		
June, 1888, .	17	95 56	393	37,555 08		
Dec., 1888, .	18	86 53	607	52,523 71		
June, 1889, .	19	77 76	513	39,890 88		
Dec., 1889, .	20	69 32	659	45,681 88		
June, 1890, .	21	61 19	602	36,836 38		
Dec., 1890, .	22	53 28	750	39,960 00		
June, 1891, .	23	45 68	763	34,853 84		
Dec., 1891, .	24	38 32	1,000	38,320 00		
June, 1892, .	25	31 20	885	27,612 00		
Sept., 1892, .	26	27 74	528	14,646 72		
Dec., 1892, .	27	24 32	918	22,325 76		
Mar., 1893, .	28	20 96	981	20,561 76		
June, 1893, .	29	17 66	817	14,428 22		
Sept., 1893, .	30	14 42	575	8,291 50		
Dec., 1893, .	31	11 24	812	9,126 88		
Mar., 1894, .	32	8 11	1,056	8,564 16		
June, 1894, .	33	5 03	1,511	7,600 33		
Sept., 1894, .	34	2 00	1,074	2,148 00		
Dues paid in advance, . . .				1,343 00		
Total,				\$622,409 96	Total,	\$622,409 96

Number of shares issued during the year,	5,226
Number of shares now in force,	15,658
Number of shares now borrowed upon,	3,497
Largest number of shares held by any one member,	25
Number of shares withdrawn during the year,	3,951
Number of shares forfeited during the year,	198
Number of shares retired during the year,	527
Number of shares matured during the year,	48
Highest per centum of interest received during the year: 6½.	
Lowest per centum of interest received during the year: 6.	
Number of members withdrawn during the year,	461
Present number of members,	1,822
Present number of borrowers,	352
Present number of non-borrowers,	1,470
Number of loans secured by first mortgage of real estate,	346
Number of loans on shares,	76
Largest loan to any one member,	\$5,000 00
Smallest loan to any one member,	50 00
Amount of expenses of the corporation for the year ending Oct. 31, 1894,	3,121 32
Date of examination by commissioner: March 27.	

CONSOLIDATED BALANCE SHEET,

OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans on real estate, . . .	\$16,590,389 14	Dues capital, . . .	\$15,644,529 69
Loans on shares, . . .	784,731 74	Profits capital (all series), . . .	2,535,982 66
Permanent expense account,	12,188 33	Interest, . . .	122,194 48
Temporary expense account,	10,169 86	Premiums, . . .	7,518 89
Real estate by foreclosure, .	139,136 92	Fines, . . .	4,678 58
Unpaid dues, . . .	21,055 12	Transfer fees, . . .	43 50
Unpaid interest, . . .	73,395 26	Surplus, . . .	111,507 58
Unpaid premiums, . . .	5,488 76	Guaranty fund, . . .	88,128 90
Unpaid fines, . . .	7,499 24	Forfeited share account,	13,856 13
Notes and bonds of cities and towns, . . .	62,391 06	Withdrawal profits, .	6,452 68
Mortgages, . . .	43,649 59	Forfeiture profits, .	163 39
Furniture and fixtures, .	1,000 00	Advance payments, .	3,928 92
Sundry assets, . . .	4,309 51	Matured share account,	35,817 71
Cash, . . .	829,266 60	Retired share account,	3,572 87
		Due on mortgage loans,	3,956 25
		Sundry liabilities, .	2,338 90
	<u>\$18,584,671 13</u>		<u>\$18,584,671 13</u>

Number of shares issued during the year,	117,210
Number of shares now in force,	434,433
Number of shares now borrowed upon,	113,273
Number of shares withdrawn during the year,	94,243
Number of shares forfeited during the year,	1,952
Number of shares retired during the year,	12,213
Number of shares matured during the year,	1,869
Number of members withdrawn during the year,	12,441
Present number of members,	57,369
Present number of borrowers,	14,144
Present number of non-borrowers,	43,225
Number of loans secured by first mortgage of real estate, . . .	12,334
Number of loans on shares,	4,150
Amount of expenses of the corporation for the year ending Oct. 31, 1894,	\$93,881 01
Amount of profits credited to shares during the year,	1,044,594 21

STATEMENTS

OF

COLLATERAL LOAN AND MORTGAGE LOAN

AND

INVESTMENT COMPANIES.

COLLATERAL LOAN COMPANY—BOSTON.

Incorporated April 5, 1859.

FRANCIS D. COBB, *President.*

LUTHER S. MOORE, *Cashier.*

Directors :

FRANCIS D. COBB, LAWRENCE TUCKER,
JOHN P. LYMAN, JOHN O. SHAW, Jr.,
LUTHER S. MOORE.
LAWRENCE TUCKER, *Acting Director for State.*
ROBERT F. CLARK, *Director for the City of Boston.*

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans outstanding,	\$249,780 71	Capital stock,	\$150,000 00
Cash on hand,	2,865 31	Reserve fund,	75,000 00
Expense,	13,056 51	Notes payable,	5,000 00
General interest,	940 03	Auction reserve,	644 99
State tax,	2,664 00	Interest,	39,763 45
Rent,	4,888 87	Profit and loss,	2,786 99
Insurance fund investment, City of Boston, Mass., and State of Massachusetts bonds,	10,000 00	Insurance fund,	11,000 00
	\$284,195 43		\$284,195 43

Date of examination : December, 1894.

WORKINGMEN'S LOAN ASSOCIATION—BOSTON.

Incorporated 1888.

ROBERT TREAT PAINE, *President.*
ROBERT TREAT PAINE, 2d, *Treasurer.*

FRANCIS B. SEARS, *Vice-President.*
ARTHUR LYMAN, *Clerk.*

Directors :

EDMUND BILLINGS,
HERBERT LYMAN,
HENRY B. CABOT,
WM. ENDICOTT, 3d,
CHAS. W. HUBBARD,
CHAS. L. YOUNG,

ARTHUR S. JOHNSON,
JOSEPH LEE,
ARTHUR LYMAN,
JOHN F. MOORS,
CHAS. C. JACKSON,
ROBERT TREAT PAINE,

ROBERT TREAT PAINE, Jr.,
ROBERT TREAT PAINE, 2d,
FRANCIS B. SEARS,
SAMUEL CARR, Jr.

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.				LIABILITIES.			
Loans,	.	.	\$121,896 16	Capital stock,	.	.	\$90,400 00
Cash on hand,	.	.	1,674 99	Notes payable,	.	.	25,000 00
Expenses,	.	.	655 18	Profit and loss,	.	.	350 33
				Unclaimed balance,	.	.	73 55
				State tax,	.	.	602 06
				Interest,	.	.	1,252 40
				Undivided profits,	.	.	3,696 96
				Risk fund,	.	.	1,089 75
				Bad debt fund,	.	.	1,761 28
			\$124,226 33				\$124,226 33

Date of examination : August 1.

GLOBE INVESTMENT COMPANY—BOSTON.

ALLISON Z. MASON, *President.*

J. LOWELL MOORE, *Treasurer.*

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans secured by first liens on real estate,	\$445,702 99	Capital stock paid in, . .	\$362,500 00
Loans secured by second liens on real estate, . .	85,808 22	Guaranty fund,	24,764 71
Tax sale certificates, . .	27,337 13	Undivided profits, . . .	42,490 85
Stocks and bonds,	33,026 25	Bills payable,	28,900 00
Real estate acquired by foreclosure,	159,951 32	Debenture bonds outstanding,	416,941 36
Expenses on account of foreclosure,	19,262 41	Interest paid in advance by borrowers,	1,892 08
Furniture and fixtures, . .	3,974 10	Due on coupons not presented,	9,468 46
Current expenses,	35,543 81	Loans paid, but not remitted for,	7,197 50
Remittances for interest matured within 60 days, . .	17,699 15	Deposits awaiting investment,	81,054 05
Other past due interest remitted for, but not paid to us,	126,487 70	Due to banks and bankers,	113,874 52
Past due loans remitted for, but not paid to us,	36,224 00	Due to sundry persons, . .	5,432 71
Due from branch offices and agents,	21,091 23	Accrued interest on debentures, coupons of which are not yet due, .	7,364 79
Due from sundry persons, .	43,099 82		
Cash on hand and in banks, .	9,808 04		
Notes secured by collateral, .	723 06		
Chattel note account, . . .	400 00		
Accrued interest,	35,741 80		
	\$1,101,881 03		\$1,101,181 03

Date of examination: November, 1894.

Description of Stocks and Bonds.

	Par Value.	Market Value.	Amount Invested.
Colorado Springs Rapid Transit Railway Co. bonds,	\$15,000 00	\$15,000 00	\$13,875 00
Fitchburg R.R. 1st mortgage 6s,	2,000 00	2,100 00	2,200 00
Fitchburg R.R. 1st mortgage 5s,	3,000 00	3,135 00	3,105 00
City of Newton, Mass., 4s,	3,000 00	3,180 00	3,180 00
City of Minneapolis, Minn., 4s,	6,000 00	6,030 00	5,820 00
City of Cleveland, O., 6s,	2,000 00	2,140 00	2,350 00
Eastern R.R. 6s,	2,000 00	2,430 00	2,496 25
	\$33,000 00	\$34,015 00	\$33,026 25

How much of its capital stock is owned by officers of the Company ? 223 shares.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

State the sections of country in which loans are made, giving the principal counties : Eastern half of Kansas ; North-western Missouri ; the following counties in Nebraska : Antelope, Madison, Wheeler, Custer ; eight counties in Minnesota, of which Douglas is the centre, all known as the " Park Region ;" irrigated portions of Colorado.

[illegible]

NATIONAL MORTGAGE AND DEBENTURE COMPANY— BOSTON.

W. X. FULLER, *President.*

CHARLES A. ROGERS, *Treasurer.*

BALANCE SHEET OCTOBER 31, 1894.

ASSETS.		LIABILITIES.	
Loans secured by first liens on real estate,	\$620,870 90	Capital stock paid in, . . .	\$258,900 00
Matured interest due on same,	21,243 39	Guaranty fund,	3,300 00
Commission notes secured by second liens on real estate,	34,783 62	Debenture bonds, out-standing,	488,968 00
Tax sale certificates,	466 75	Coupons on same not presented,	423 10
Real estate acquired by foreclosure,	65,472 49	Certificates of deposit bearing interest (money borrowed),	500 00
Other real estate,	1,579 32	Bills payable,	70,925 00
Furniture, fixtures and supplies,	3,883 49	Due sundry persons,	7,432 21
Current expenses,	6,738 78		
Legal expenses in foreclosure,*	3,138 73		
Past due interest remitted for but not paid to us,	28,011 50		
Due from branch offices and agents,	1,883 53		
Bills receivable,	554 31		
Cash,	735 58		
Due from sundry persons,	1,266 92		
Profit and loss account,	39,839 00		
	<hr/>		<hr/>
	\$830,468 31		\$830,468 31

* To be reduced by collections from clients.

Date of examination : November 1.

How much of its capital stock is owned by officers of the company? \$15,900.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

State the sections of country in which loans are made, giving principal counties: COLORADO, — Arapahoe, Boulder, Carbon, Delta, Garfield, Grand, Grover, La Plata, Laramie, Morgan, Rio Blanco, Weld, Yuma; DAKOTA, — Beadle, Brookings, Brown, Clark, Codington, Davison, Edmunds, Hamblin, Lake, Lincoln, Marshall, McPherson, Spink; KANSAS, — Allen, Anderson, Barton, Bourbon, Butler, Chautauqua, Cherokee, Clark, Clay, Coffee, Crowley, Crawford, Dickinson, Douglas, Edwards, Elk, Ellsworth, Ellis, Ford, Garfield, Graham, Gray, Harvey, Harper, Hodgeman, Jackson, Jefferson, Kingman, Kiowa, Lincoln, Lyon, Marion, Meade, Mitchell, Morris, Neosho, Osborne, Ottawa, Pawnee, Pottawatomie, Pratt, Reno, Rice, Rooks, Rush, Russell, Saline, Shawnee, Stafford, Wilson, Woodson; FLORIDA, — Putnam; MICHIGAN, — Delta, Mackinaw, Schoolcraft; MINNESOTA, — Murray, Pipestone; MISSOURI, — Holt; NEBRASKA, — Butler, Dodge, Hayes, Holt; WYOMING, — Laramie.

No. 8.] SAVINGS BANK COMMISSIONERS.

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Total amount of loans to date, approximating, \$3,500,000 00

Number and amount of loans extended the past two years: Cannot answer.

Total amount of loans unpaid and	}	Guaranteed,	None.
outstanding,		Unguaranteed,	Cannot answer.

Total amount in process of foreclosure: Cannot answer.

Total amount of debentures certified, \$501,988 00

Less amount on hand and with agents, 13,000 00

Total liability for debenture bonds, 488,988 00

APPENDIX.

P. S., Chapter 117.

[With Amendments and Additional Legislation Noted in Margin.]

INDEX.

SECTION

1. Corporations for accumulation of savings of members and lending funds to members.
2. Agreement, what to set forth.
3. Name.
4. Corporation, how organized.
5. Limit of capital. Plans of issuing stock, etc.
6. By-laws. Officers to hold office until successors are elected. Office of secretary and treasurer may be held by one person.
7. Monthly meetings. Dues.
8. Withdrawal of shares.
9. Shares, when matured.

SECTION

10. Moneys to be lent by monthly sales; how invested, if unsold.
11. Premiums.
12. Interest.
13. Security.
14. Payment. Partial payments.
15. Fines. Forfeiture of shares.
16. Recovery of loan.
17. Books of account. Duties of treasurer, etc.
18. Distribution of profits and losses. Guaranty Fund.
19. Corporation may buy and sell real estate.
20. Powers of savings bank commissioners.

SECTION 1. Twenty-five or more persons who associate themselves together by an agreement in writing with the intention of forming a corporation for the purpose of accumulating the savings of its members paid into such corporation in fixed periodical instalments and lending to its members the funds so accumulated shall, by and with the consent of the board of commissioners of savings banks, become a corporation upon complying with the provisions of the three following sections.

Corporations for accumulation of savings of members and lending funds to members.
1877, 224, § 1.
1890, 243.

SECT. 2. The agreement shall set forth the fact that the subscribers thereto associated themselves with the intention of forming a corporation; the name by which

Agreement, what to set forth.
1877, 224, § 2.

the corporation shall be known; the purpose for which it is formed; the town or city, which shall be within this Commonwealth, in which it is located; and the limit of capital to be accumulated.

Name.
1877, 224, § 3.
1883, 98.

SECT. 3. The name shall be one not previously in use by any existing corporation established under the laws of this Commonwealth, and shall be changed only by act of the General Court. The words "co-operative bank" shall form a part of the name.

Public Statutes,
117. Title
amended.
1883, 98.

The title of said chapter one hundred and seventeen of the Public Statutes is hereby amended by striking out the words "Saving Fund and Loan Associations," and inserting in place thereof the word "Banks."

Co-operative
banks.
1883, 98.

The names of all co-operative saving fund and loan associations heretofore organized are hereby changed by striking out in each the words "saving fund and loan association," and inserting in place thereof the word "bank," and they shall hereafter be known as "co-operative banks."

Corporation,
how organized.
1877, 224, § 4.

SECT. 4. The provisions of sections eighteen, twenty, and twenty-one of chapter one hundred and six shall apply to such corporations, except that, in the certificate signed by the secretary of the Commonwealth, the limit of capital to be accumulated, as fixed in the agreement of association, shall be inserted, instead of the amount of the capital, that the certificate required by said section twenty-one to be filed and recorded may be signed and sworn to by the presiding and financial officers, and a majority at least of the officers possessing the powers of directors by whatever name they may be called, and that the fees to be paid for filing and recording the certificates required by said section twenty-one, including the issuing of the certificate of organization, shall be five dollars.

Limit of capital.
1887, 218, § 1.

SECT. 5. The capital to be accumulated shall not exceed one million dollars, and shall be divided into shares of the ultimate value of two hundred dollars each. The

limitation of capital to be accumulated in any co-operative bank now organized or hereafter formed under the provisions of chapter one hundred and seventeen of the Public Statutes shall be held to apply to capital actually paid in, and no such bank shall be restrained from issuing shares so long as the capital actually paid in on shares is not in excess of one million dollars. The shares may be issued in quarterly, half-yearly, or yearly series, in such amounts and at such times as the members may determine. No person shall hold more than twenty-five shares in the capital of any one such corporation. No shares of a prior series shall be issued after the issue of a new series.

Plans of issuing
stock, etc.
1877, 224, § 5.

SECT. 6. The number, title, duties and compensation of the officers of the corporation, their terms of office, the time of their election, as well as the qualifications of electors, and time of each periodical meeting of the officers and members, shall be determined by the by-laws; but no member shall be entitled to more than one vote at any election. All officers shall continue in office until their successors are duly elected, and no corporation shall expire from neglect on its part to elect officers at the time prescribed by the by-laws.

By-laws.
Officers to hold
office until suc-
cessors are
elected.
1877, 224, §§ 6,
16.

In any co-operative bank now or hereafter formed under the provisions of chapter one hundred and seventeen of the Public Statutes, the offices of secretary and treasurer may be held by one and the same person.

One person
may be both
secretary and
treasurer.
1885, 121, § 1.

SECT. 7. The officers shall hold stated monthly meetings. At or before each of these meetings every member shall pay to the corporation, as a contribution to its capital, one dollar as dues upon each share held by him until the share reaches the ultimate value of two hundred dollars, or is withdrawn, cancelled, or forfeited. Payment of dues on each series shall commence from its issue.

Monthly meet-
ings. Dues.
1877, 224, §§ 5,
7, 9.
1881, 271, § 1,
cl. 3.

SECT. 8. A member may withdraw his unpledged shares at any time by giving thirty days' notice of his

Withdrawal of
shares.
1887, 216, §§ 2, 3.

intention so to do, written in a book held and provided by the corporation for that purpose. Upon such withdrawal the shareholder's account shall be settled as follows:—From the amount then standing to the credit of the shares to be withdrawn there shall be deducted all fines, a proportionate part of any unadjusted loss, together with such proportion of the profits previously credited to the shares as the by-laws may provide, and such shareholders shall be paid the balance: *provided*, that at no time shall more than one-half of the funds in the treasury be applicable to the demands of withdrawing members without the consent of the directors. The directors may, at their discretion, under rules made by them, retire the unpledged shares of any series at any time after four years from the date of their issue, by enforcing the withdrawal of the same; but whenever there shall remain in any series, at the expiration of five years after the date of its issue, an excess above one hundred unpledged shares, then it shall be the duty of the directors to retire annually twenty-five per centum of such excess existing at said expiration of five years after the date of its issue, so that not more than one hundred unpledged shares shall remain in such series at the expiration of nine years from the date of its issue, and thereafter the directors may in their discretion retire such other unpledged shares as they consider the best interests of the bank to require: *provided*, that whenever under the provisions of this section the withdrawal of shares is to be enforced the shares to be retired shall be determined by lot, and the holders thereof shall be paid the full value of their shares, less all fines and a proportionate part of any unadjusted loss; *provided also*, that shares pledged for share loans shall be treated as unpledged shares.

Shares may be issued in the name of a minor, and if so issued may, at the discretion of the directors, be withdrawn, in manner as provided in section two of this

act [chap. 216, Acts of 1887], by such minor, the parent or guardian of such minor, and in either case payments made on such withdrawals of shares shall be valid. When a share or shares are held by any one in trust for another, the name and residence of the person for whom such share or shares are held shall be disclosed; and the account shall be kept in the name of such holder as trustee for such person; and, if no other notice of the existence and terms of such trust has been given in writing to the corporation, in the event of the death of the trustee, such shares may be withdrawn by the person for whom such deposit was made or by his legal representatives.

SECT. 9. When each unpledged share of a given series reaches the value of two hundred dollars, all payments of dues thereon shall cease, and the holder thereof shall be paid out of the funds of the corporation two hundred dollars thereof, with interest at the rate of six per cent. a year from the time of such maturity to the time of payment: *provided*, that at no time shall more than one-half of the funds in the treasury be applicable to the payment of such matured shares without the consent of the directors; *provided further*, that when any series of shares, either pledged or unpledged, reaches maturity between the dates of adjustment of profits, or whenever shares are retired between such dates, the holders of such shares shall in addition to the value thereof, be entitled to interest at the rate of six per cent. per annum for all full months from the date of the preceding adjustment, and that before paying matured shares all arrears and fines shall be deducted.

Shares, when
matured.
1881, 271, § 1,
cl. 3.
1887, 216, § 5.

Amendment.
1882, 251.

SECT. 10. The moneys accumulated, after due allowance made for all necessary and proper expenses and for the withdrawal of shares, shall, at each stated monthly meeting, be offered to the members according to the premiums bid by them for priority of right to a loan. Each member whose bid is accepted shall be entitled upon giv-

Moneys to be
lent by monthly
sales; how
invested, if
unsold.
1877, 224, § 7.
1881, 271, § 1,
cl. 4.
1890, 78.

ing proper security to receive a loan of two hundred dollars for each share held by him, or such fractional part of two hundred dollars as the by-laws may allow. If a balance of money remains unsold after a monthly sale, the directors may invest the same in any of the securities named in the second clause of section twenty of chapter one hundred and sixteen, or may loan the same upon the shares of the corporation, on the approval of the directors or investing committee thereof, at the highest rate paid at the last preceding monthly sale of such moneys.

Premiums.
1877, 224, § 12.

SECT. 11. Premiums for loans shall consist of a percentage charged on the amount lent in addition to interest, and shall be deemed to be a consideration paid by the borrower for the present use and possession of the future or ultimate value of his shares, and shall, together with interest and fines, be received by the corporation as a profit on the capital invested in the loan, and shall be distributed to the various shares and series of said capital as hereinafter provided.

Interest.
1881, 271, § 1,
cl. 3.

SECT. 12. A borrowing member, for each share borrowed upon, shall, in addition to his dues and monthly premium, pay monthly interest on his loan at the rate of six per cent. per annum until his shares reach the ultimate value of two hundred dollars each, or the loan has been repaid; and when said ultimate value is reached, said shares and loan shall be declared cancelled and satisfied, and the balance, if any, due upon the shares shall be paid to the member.

Acts of 1882.
Chap. 251, § 2.

Any corporation organized under said chapter one hundred and seventeen may provide in its by-laws that the bid for loans at its stated monthly meeting shall, instead of a premium, be a rate of annual interest upon the sum desired, payable in monthly instalments. Such bids shall include the whole interest to be paid, and may be at any rate not less than five per centum per annum.

SECT. 13. For every loan made a note shall be given, accompanied by a transfer and pledge of the shares of the borrower, and secured by a mortgage of real estate situated in this Commonwealth, unencumbered by any mortgage or lien other than such as may be held by the bank making the loan. The shares so pledged shall be held by the corporation as collateral security for the performance of the conditions of said note and mortgage. Said note and mortgage shall recite the number of shares pledged and the amount of money advanced thereon, and shall be conditioned for the payment at the stated meetings of the corporation of the monthly dues on said shares, and the interest and premium upon the loan, together with all fines on payments in arrears, until said shares reach the ultimate value of two hundred dollars each, or said loan is otherwise cancelled and discharged: *provided*, that the shares without other security may in the discretion of the directors be pledged as security for loans, to an amount not exceeding their value as adjusted at the last adjustment and valuation of shares before the time of the loan.

Security.
1894, 342.

If the borrower neglects to offer security satisfactory to the directors within the time prescribed by the by-laws, his right to the loan shall be forfeited, and he shall be charged with one month's interest and one month's premium at the rate bid by him, together with all expenses, if any, incurred; and the money appropriated for such loan may be re-loaned at the next or any subsequent meeting.

SECT. 14. A borrower may repay a loan at any time, upon application to the corporation, whereupon, on settlement of his account, he shall be charged with the full amount of the original loan, together with all monthly instalments of interest, premium, and fines in arrears, and shall be given credit for the withdrawing value of his shares pledged and transferred as security; and the balance shall be received by the corporation in full satisfaction and discharge of said loan: *provided*, that all settlements made at periods intervening between stated meetings of the directors shall be made as of the date of

Payment.
1877, 224, § 11.
1887, 216, § 4.

the stated meetings next succeeding such settlement; and *provided*, that a borrower desiring to retain his shares and membership may at his option repay his loan without claiming credit for said shares, whereupon said shares shall be re-transferred to him, and shall be free from any claim by reason of said cancelled loan. Partial payment of loans on real estate made by any co-operative bank may be received in sums of fifty dollars or any multiple thereof; and for each two hundred dollars so repaid one share of stock shall be released from pledge.

Fines, forfeiture
of shares.
1877, 224, § 13.

SECT. 15. Members who make default in the payment of their monthly dues, interest and premiums, shall be charged a fine not exceeding two per cent. a month on each dollar in arrears. No fines shall be charged after the expiration of six months from the first lapse in any such payment, nor upon a fine in arrears. The shares of a member who continues in arrears more than six months shall, at the option of the directors, if the member fails to pay the arrears within thirty days after notice, be declared forfeited, and the withdrawing value of the shares at the time of the first default shall be ascertained, and, after deducting all fines and other legal charges, the balance remaining shall be transferred to an account to be designated the "Forfeited Share Account," to the credit of the defaulting member. Said member, if not a borrower, shall be entitled, upon thirty days' notice, to receive the balance so transferred without interest from the time of the transfer, in the order of his turn, out of the funds appropriated to the payment of withdrawals. All shares so forfeited or transferred shall cease to participate in any profits of the corporation accruing after the last adjustment and valuation of shares before said first default.

Recovery of
loan.
1882, 251.
1885, 121, §4.

SECT. 16. If a borrowing member is in arrears for dues, interest, premium or fines for more than six months, the directors may, at their discretion, declare the shares forfeited, after one month's notice, if the arrears continue

unpaid. The account of such borrowing member shall then be debited with the arrears of interest, premium and fines to date of forfeiture, and the shares shall be credited upon the loan at their withdrawing value. The balance of the account may, and after six months shall, be enforced against the security, and be recovered as secured debts are recovered at law.

Amendment.
1885, 121, § 4.

SECT. 17. The general accounts of every such corporation shall be kept by double entry. All moneys received by the corporation from each member shall be receipted for by persons designated by the directors, in a pass-book provided by the corporation for the use of, and to be held by, the member; and said pass-book shall be plainly marked with the name and residence of the holder thereof, the number of shares held by him, and the number or designation of the series or issue to which said shares respectively belong, and the date of the issue of such series. All moneys so received shall be originally entered by the proper officer in a book to be called the "cash-book," to be provided by the corporation for the purpose, and the entries therein shall be so made as to show the name of the payer, the number of shares, the number or designation of the series or issues of the particular share or shares so entered, together with the amount of dues, interest, premiums and fines paid thereon, as the case may be. Each payment shall be classified and entered into a column devoted to its kind. Said cash-book shall be closed after the termination of each stated meeting, and shall be an exhibit of the receipts of all moneys paid at said meeting. All payments made by the corporation for any purpose whatsoever shall be by order, check or draft upon the treasurer, signed by the president and secretary, and endorsed by the persons in whose favor the same are drawn. The name of the payee, the amount paid, and the purpose, object or thing for which the payment is made, together with its date, shall be entered on the margin of said order, check or draft.

Books of account. Duties of treasurer, etc.
1877, 224, § 14.

The treasurer shall dispose of and secure the safe keeping of all moneys, securities, and property of the corporation, in the manner designated by the by-laws, and the treasurer and secretary shall give such security for the faithful performance of their respective duties as the by-laws may direct.

Distribution of profits and losses.
1881, 271, § 1,
cl. 2.

SECT. 18. The profits and losses may be distributed annually, semi-annually or quarterly, to the shares then existing, but shall be distributed at least once in each year, and whenever a new series of shares is to be issued. Profits and losses shall be distributed to the various shares existing at the times of such distribution, in proportion to their value at that time, and shall be computed upon the basis of a single share fully paid to the date of distribution. Losses shall be apportioned immediately after their occurrence.

Guarantee fund to be reserved from profits.
1885, 121.

At each periodical distribution of profits the directors shall reserve as a guaranty fund a sum not less than one nor more than five per cent. of the net profits accruing since the next preceding adjustment, until such fund amounts to five per cent. of the dues capital, which fund shall thereafter be maintained and held; and said fund shall be at all times available to meet losses in the business of the corporation from depreciation of its securities or otherwise.

Corporation may buy and sell real estate.
1877, 224, § 17.

SECT. 19. Any such corporation may purchase at any sale, public or private, any real estate upon which it may have a mortgage, judgment, lien or other incumbrance, or in which it may have an interest; and may sell, convey, lease or mortgage, at pleasure, the real estate so purchased to any person or persons whatsoever. All real estate so acquired shall be sold within five years from the acquisition of the title thereto.

Powers of savings bank commissioners.
1879, 129, §§ 1, 2.

SECT. 20. The commissioners of savings banks shall perform, in reference to every such corporation, the same duties, and shall have the same powers, as are required of or given to them in reference to savings banks, and shall

annually make report to the general court of such facts and statements respecting such associations, and in such forms as they deem that the public interest requires. Every officer of such corporation shall answer truly all inquiries made, and shall make all returns required by the commissioners.

AN ACT RELATING TO CO-OPERATIVE BANKS.

(Section 2 of Chapter 159, Acts of 1889.)

Every co-operative bank shall annually within twenty days after the last business day of October make a return to the commissioners of savings banks in such form as may be prescribed by them, showing accurately the condition thereof at close of business on said day, which return shall be signed and sworn to by the secretary and treasurer of such corporation. The president and five or more of the directors shall certify and make oath that the report is correct according to their best knowledge and belief.

AN ACT RELATING TO LOANS BY CO-OPERATIVE BANKS.

(Section 2 of Chapter 342, Acts of 1894.)

When a member of a co-operative bank purchases money at a lower rate than that paid by him on an existing loan, secured by a mortgage, for the purpose by him declared of reducing the premium or rate of interest upon said loan, no new mortgage shall be required, but an agreement in writing for the reduction of said premium or rate of interest, signed by said borrowing member and the secretary of the bank, with the written approval of the president, shall be valid, and shall in no respect impair or affect the existing mortgage contract; and thereafter said borrowing member shall make the monthly payments on said loan in accordance with the terms of said agreement, and the sum of money previously so purchased by him may be resold by the bank at the same meeting. The borrower shall be required to give notice to the secretary before the sale, if he intends to re-buy his money. Nothing in this section shall be construed to exempt the re-borrower from paying the interest and premium for the current month on the loan made by him for the substitution of which the new loan is made.

[CHAP. 310, ACTS OF 1890.]

AN ACT IN RELATION TO THE BUSINESS OF CO-OPERATIVE
BANKING.

Be it enacted, etc., as follows:

SECTION 1. Except as is hereinafter provided, no person, association or corporation shall carry on the business of accumulating the savings of its members and loaning to them such accumulations in the manner of a co-operative bank within this Commonwealth, unless incorporated under the laws thereof for such purpose.

SECTION 2. The board of commissioners of savings banks may authorize any such association or corporation duly established under the laws of another state to carry on such business in the Commonwealth, but said association or corporation shall not transact such business in this Commonwealth unless it shall first deposit with the treasurer of the Commonwealth the sum of twenty-five thousand dollars and thereafter a sum equal to fifteen per cent. of the deposits made in such association or corporation by citizens of the Commonwealth, the amount of percentage of deposits so required to be determined from time to time by said board of commissioners of savings banks; or in lieu thereof the whole or any part of said sum may consist of any of the securities named in the first, second and third clauses of section twenty of chapter one hundred and sixteen of the Public Statutes and acts amendatory thereof, at their par value, and the said deposit shall be held in trust by said treasurer for the protection and indemnity of the residents of the Commonwealth with whom such associa-

tions or corporations respectively have done or may transact business. Said moneys or property shall be paid out or disposed of only on the order of some court of competent jurisdiction made on due notice to the attorney-general of the Commonwealth, and upon such notice to the creditors and shareholders of such association or corporation as the court shall prescribe. For the purpose of ascertaining the business and financial condition of any such association or corporation doing or desiring to do such business, said board may make examinations of such associations or corporations at such times and at such places as said board may desire, the expense of such examinations being paid by the association or corporation examined, and may also require returns to be made to them in such form and at such times as they may elect. Whenever, upon examination or otherwise, it is the opinion of said board that any such association or corporation is transacting business in such manner as to be hazardous to the public, or its condition is such as to render further proceedings by it hazardous to the public, said board shall revoke or suspend the authority given to said association or corporation, but this section shall not prevent such a bank or institution, incorporated under the laws of another state, from loaning money upon mortgages of real estate located within the Commonwealth.

SECTION 3. Every such person, association or corporation transacting business in the Commonwealth at the time of the passage of this act shall, within sixty days after such passage, conform to the requirements of this act.

SECTION 4. Whoever violates any provision of the preceding sections shall be punished by a fine not exceeding one thousand dollars; and any provision thereof may

on petition be enforced by injunction issued by a justice of the supreme judicial court or of the superior court.

SECTION 5. This act shall take effect upon its passage.
[*Approved May 21, 1890.*]

[CHAP. 403, ACTS OF 1891.]

AN ACT TO AUTHORIZE THE COMMISSIONERS OF SAVINGS BANKS TO PREVENT FOREIGN CO-OPERATIVE BANKING CORPORATIONS FROM TRANSACTING BUSINESS IN THIS COMMONWEALTH.

Be it enacted, etc., as follows :

Whenever, upon examination or otherwise, it is the opinion of the board of commissioners of savings banks that any association or corporation established under the laws of another state, for the purpose of carrying on the business of accumulating the savings of its members and loaning to them such accumulations in the manner of a co-operative bank, and authorized to do business in this Commonwealth, is transacting such business in a manner hazardous to the public, or its condition is such as to render further proceedings by it hazardous to the public, said board shall revoke or suspend the authority given to such association or corporation if it has been authorized to do business in the Commonwealth as aforesaid, and if not so authorized said board shall notify it to cease the transaction of such business; and in either case such association or corporation shall thereafter have no authority to transact such business within the Commonwealth. But nothing herein contained shall prevent such association or corporation from loaning money upon mortgages of real estate located within the Commonwealth. [*Approved June 11, 1891.*]

STATUTES

RELATING TO

**MORTGAGE LOAN AND INVESTMENT
COMPANIES.**

AN ACT

IN RELATION TO

MORTGAGE LOAN AND INVESTMENT COMPANIES.

(Chapter 387, Acts of 1888.)

SECTION 1. Every corporation now or hereafter established under the laws of this Commonwealth for the special purpose of negotiating or making loans of money secured by deed of trust or mortgage of real estate situated outside of this Commonwealth, may exercise and enjoy all the powers, and shall be governed by the provisions and be subject to the duties, restrictions and liabilities prescribed in this act and any acts which may hereafter be passed in amendment or lieu thereof. All such corporations heretofore chartered shall continue to exercise and enjoy their powers and privileges according to their respective charters, and shall be subject to all the liabilities imposed by the same, except so far as said powers, privileges and liabilities are modified and controlled by the provisions of this act.

SECT. 2. Every such corporation may make loans of money secured by deed of trust or mortgage of real estate situated in any state, other than this Commonwealth, or territory of the United States to an amount not exceeding fifty per cent. of the appraised value of said property; but no loan shall be made on any property subject to a prior mortgage, encumbrance or lien. Every such corporation may also hold, sell and assign the bonds, notes, mortgages and securities taken for such loans; may guarantee the payment of the interest and principal of any bonds, notes or other evidences of debt secured as aforesaid, and may guarantee the title to the property securing such evidences of debt for the time such debt remains unpaid: *provided*, that nothing contained in this act shall

be construed as authorizing such corporations to engage in the business of title insurance.

SECT. 3. Every such corporation may purchase, hold, guarantee, sell and assign notes or bonds, and the mortgages or deeds of trust securing the same, or other papers securing any loan made by any individual, firm, corporation or association, provided such loan shall have been made in accordance with the conditions under which such corporations can make loans, as prescribed in section two of this act.

SECT. 4. Every such corporation may receive money from any individual, firm, corporation or association, for investment in the securities which such corporations are by this act authorized to sell or issue, and may allow interest on such money from the time of its receipt to the time of its investment as aforesaid, at such rate as may be agreed upon; may receive, care for, manage and sell stocks, bonds and evidences of debt, the avails of which are intended for investment as aforesaid. No such corporation shall receive money on deposit, except as hereinbefore provided, or engage in any form of banking or trust business other than as permitted by the terms of this act.

SECT. 5. Every such corporation may act as agent for the purpose of foreclosing mortgages and collecting claims arising by reason of any evidence of debt deposited with it under the provisions of section four of this act; may purchase real estate at any public auction sale thereof made by virtue of the power contained in any deed of trust or mortgage owned, held or guaranteed by it, or at a private sale thereof made for the purpose of cancelling the debt secured by any such deed of trust or mortgage; may hold, sell, transfer and convey said property: *provided*, all real estate purchased or acquired under the provisions of this section shall be sold within five years after such purchase or acquisition.

SECT. 6. Every such corporation may issue debentures or bonds, to secure the payment of which, such cor-

poration shall from time to time assign, transfer and set over to trustees, none of whom shall be officers of the corporation, or to a trust company established under the laws of this Commonwealth, deeds of trust or mortgages of real estate on which loans have been made in accordance with the provisions of this act, to be held by such trustees or company in trust for the benefit of the holders of said debentures or bonds, whereupon such trustees or company shall indorse their or its certificate of such fact upon debentures or bonds not exceeding in amount the face value of securities so transferred to them or it.

SECT. 7. The total amount of mortgages guaranteed and of debentures or bonds issued by any such corporation shall at no time be in excess of ten times the amount of its capital stock actually paid in and its surplus.

SECT. 8. All bonds, notes and other evidences of debt taken by such corporation for money loaned shall be payable to such corporation at its principal place of business within this Commonwealth, and shall pass by delivery, by transfer on the books of such corporation at its principal place of business within this Commonwealth, or by certificate of its transfer agent at such other place as it may appoint. No transfer except on the books of the corporation or by certificate of its transfer agent, shall be valid unless the last transfer shall have been to bearer. A complete record of such transfer by said transfer agents shall be forwarded to and kept at the principal place of business of such corporation within this Commonwealth.

SECT. 9. Every such corporation may hold real estate within this Commonwealth suitable for the transaction of its business, to an amount not exceeding twenty-five per cent. of its capital actually paid in.

SECT. 10. No such corporation shall be the purchaser or holder of any of the shares of its own capital stock, unless such purchase shall be necessary to prevent loss upon a debt previously contracted in good faith ; and stock

so purchased shall, within six months from the time of its purchase, be sold or disposed of at public or private sale.

SECT. 11. The shareholders of every such corporation shall be held individually liable in the same manner and to the same extent, and not otherwise, as stockholders of manufacturing corporations are or may be held liable under the laws of this Commonwealth. The provisions contained in sections sixty-two to seventy-one inclusive of chapter one hundred and six of the Public Statutes shall apply to and regulate the enforcement of this liability.

SECT. 12. Every such corporation shall set apart as a guaranty fund a sum not less than five per cent. of its paid in capital, and shall thereafter annually add thereto a sum not less than ten per cent. of its net earnings, until such fund, with the accumulated interest thereon, shall be equal to not less than twenty-five per cent. of its paid in capital. Said fund shall be invested in United States bonds ; English consols ; first mortgage bonds of any railroad corporation which has paid a dividend on its stock for at least three years next preceding the date of said investment ; in the legally authorized bonds for municipal purposes of any city of the United States of not less than thirty thousand inhabitants whose whole indebtedness shall not exceed five per cent. of its last assessed valuation ; or in any securities in which savings banks of this Commonwealth are allowed to invest.

SECT. 13. The books of every such corporation shall at all reasonable times be open for inspection to the stockholders and to all holders of bonds and debentures issued by such corporation, or of notes and other evidences of debt guaranteed by such corporation.

SECT. 14. The commissioners of savings banks shall have access to the vaults, books and papers of every such corporation ; and it shall be their duty to inspect, examine and inquire into its affairs and take proceedings in regard to them at such times as they shall deem necessary,

in the same manner and to the same extent as if such corporation was a savings bank, subject to all the laws which are now or hereafter may be in force relating to such institutions in this regard: *provided, however*, said commissioners may cause any examination to be made by an expert under their direction but at the expense of the corporation. Every such corporation shall annually, within ten days after the last business day of October, make a return to said commissioners, which return shall be in the form of a trial balance of its books, and shall specify the different kinds of its liabilities and the different kinds of its assets, stating the amount of each kind in accordance with a blank form to be furnished by said commissioners, and such annual returns shall be published in a newspaper of the city or town where such corporation is located, at the expense of such corporation, at such times and in such manner as may be directed by said commissioners. Said commissioners shall annually make report to the general court of such facts and statements respecting such corporations, and in such forms as they deem that the public interest requires.

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INDICES.

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